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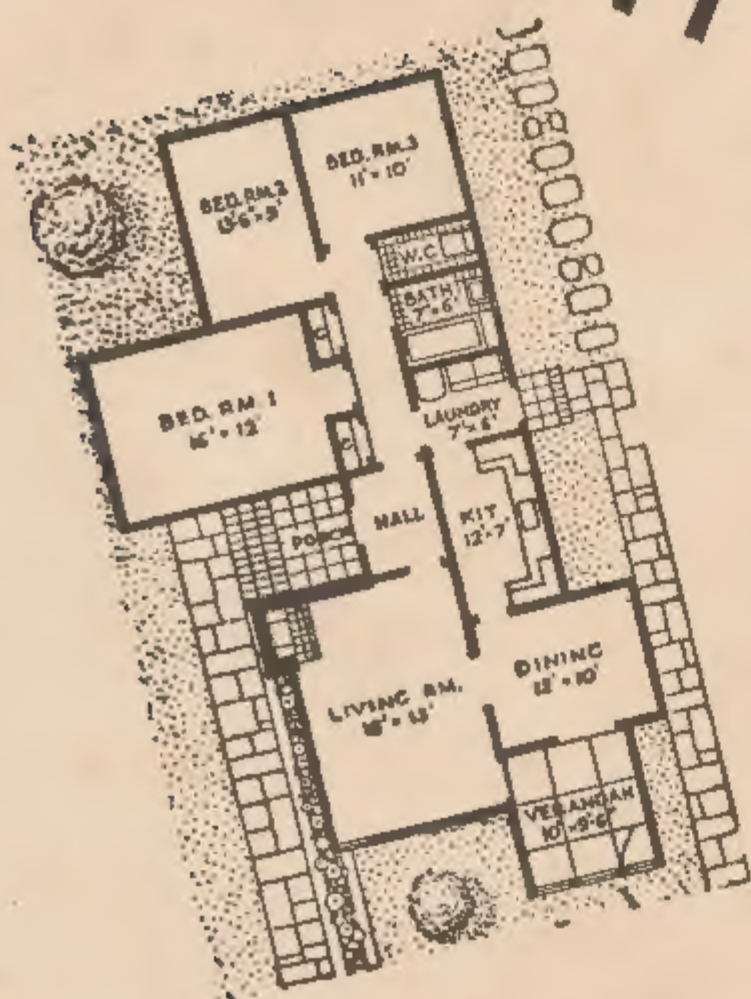
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SIXTY HOME PLANS

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IMPORTANT ADVICE

The Publishers have made arrangements with the Plan Services, mentioned above, under which those interested may obtain from the service working drawings and complete specifications at a production cost of approximately six guineas. Readers are therefore asked to write to the publishers, stating the code number (given with each plan) of plans and elevations in which they are interested, and these enquiries will be passed on to the Plan Service concerned.

THE EDITOR

Says

IN presenting this publication to the people of Australia, we do so with a feeling of humility, tempered with a degree of pride—humility, in that we have ventured into a field of service to the community previously exploited by others—but, we suggest mostly along the wrong lines; and pride, in that we hope that in this work will be found the answer to what is perhaps the problem of greatest national importance to-day, namely, housing of the people.

The homes illustrated herein, and the plans related to them, are not in the category of the visionary home that is so much publicised as the ideal post-war home, but to which the average family cannot aspire. We reproduce here real homes, lived in by the ordinary man, his wife and his children. The illustrations are actual photographs taken in your own neighbourhood; the plans have been drawn by technically competent, practical men, who know what you can pay, what you need and what you can attain within that limit. Herein each man and woman can look for a home that is up to the minute, and know that they are not wasting time with visions which cannot be translated into realities. They are benefiting by the accumulated wisdom and experience of practical men to whom the production of homes for the average citizen has been a life work.

We now submit this book to the public with the belief that it will be well received, and in doing so express our appreciation to all who have contributed to its production, particularly to the Plan Services named in the previous page.

Now a note of warning! Considerable difficulty was experienced in arriving at a figure on which to base prices per square. Those appearing at various places in this book, namely, £125 per square for brick, and £100 per square for asbestos-cement and timber, are quoted largely for purposes of illustration only, and are subject to variation, dependent on locality and numerous other factors. They also vary from month to month. We were reluctant to attempt to say what the home-seeker might expect to pay for his post-war home, but as this question is possibly

the most vital of all, we have, after much thought, reproduced a formula which, we hope, will be of value in enabling the average home-seeker to determine the approximate cost of his prospective home. This will be found on page 10.

We feel this publication will play a big part in assisting prospective home-owners generally, and returned servicemen particularly, in bringing into reality that home which has been the long-looked-for goal during six weary years of war. All authorities agree that the housing shortage is a primary cause of unrest in the community, and that the problem posed by that shortage will only be solved by the concerted effort and goodwill of all concerned. We feel that this, our contribution, will do much more than assist the prospective home-owner: it will also make easier the task of builders, architects, and manufacturers and distributors of building materials, and equipment, inasmuch as the previously uninformed, or largely misinformed public, should find herein the answers to the problems which arise when it is decided to go ahead with the construction of a home fortified with the information contained in this book. A member of the public can approach his architect and builder with confidence. He will know what he wants, and know where to get it, thus simplifying the task of the technical man with whom he has to deal. It is well known that much time and money can be lost by both sides to the building contract when the home purchaser has no clear picture of the future dwelling, nor definite ideas on how to go about securing it. These, to him, are the most important things. With the prior knowledge gleaned from these pages there should result a home, in which he and his family can face the future with that confidence in himself which home-ownership engenders, and with the knowledge that the many thousands of others who have done the same will ensure a stability in the economic and social life of the community, without which democracies will be unable to withstand the inroads of the various "isms" by which they are being assailed.

ISRAEL HORWITZ,

B.Sc. (Econ.), F.S.S., Ped. Dip. (Lond. Univ.).

BASIC PLANNING

LIST WHAT YOU WANT

It is an old wives' saying that you must build three houses before getting the right one. That would be so if the owner-to-be could not make up his mind as to what he really wanted. So it is important to find out what you want, and what you need. Knowing these, and proceeding with expert advice, there is no reason why your first home should not be the home of your dreams.

Start with caution, for too ambitious a list of requirements may mean disappointment and, possibly, no home at all. The inadequate house will cramp your style later on; whilst lack of foresight may result in an inconvenient, unsaleable dwelling.

It is important to approach the problem in terms of utility rather than of rooms. Instead of jotting down "Living Room" and "Dining Room," think of how and where you will entertain and dine; appraise possibilities of two functions being in the same room. Analyse the family's habits. Jot down what you would like, but can get along without.

GET TECHNICAL HELP

Most people seek expert advice in the case of an ache, a clock, or a carburettor. Yet the same people will proceed with important planning and building problems on their own initiative. Merely to have lived in a house gives one no more knowledge of how best to build one than does steering a car instill information on how to assemble the carburettor.

Get good technical help, therefore, in the building of your home and take sufficient time in making the choice so that you will have such confidence in the decisions arrived at, that they may be relied upon implicitly.

Seek quotations only from contractors who enjoy a reputation for integrity and good workmanship. To accept a price from an irresponsible builder is to invite trouble, and that throughout the life of the house.

INVESTIGATE METHODS OF FINANCE

No building project can be considered until it has been decided how much money you can provide, and how much can be borrowed within the domestic budget. Such factors are the basis upon which all plans are built.

Fortunately, there are many methods by which a loan may be raised to build a house. All need investigation, because individual requirements vary so much that it is not possible to say which particular source of finance is in all the circumstances superior to the others.

Main sources of home finance are listed as follows:

- Co-operative Building Societies.
- Housing Department of the Commonwealth Bank.
- Homes Department of the Rural Bank.
- Life Assurance Offices.
- Overdraft from the Trading Banks.
- War Service Homes Commission.
- State Housing Commission.
- Private Investors, Solicitors, and others having clients' funds to invest.

When it is ascertained what money is available for the home, a comprehensive budget should be compiled. This will take into account such items as cost of land and its transfer, cost of house, including plans and specifications, fencing, sewerage, water, electricity or gas, paths, garage, built-in furniture and other special fittings. Hot water service and refrigeration and telephone are likely soon to be normal and not exceptional fittings. You may be able to spare something in having the grounds laid out by an expert with crazy paving, rockeries, fish-pond, &c. It is a good idea to get as much as possible done in the original outlay, provided that it does not result in the periodic repayment becoming too burdensome.

SITE SELECTION

Before deciding to purchase a site, obtain as much information as possible about it. Find out the terms of purchase, its title, *i.e.*, whether Old System, Torrens, Leasehold, etc., and if there are any restrictive covenants or easements on the land, or encroachments by adjoining properties.

The area of the lot will be estimated by reference to its boundary lines, preferably from a survey. Ascertain whether any stormwater channels or sewer, water or gas pipes cross the property. Their position should be located.

Check if there is any mortgage on the land, or any outstanding amounts for fencing, kerbing, guttering, footpaths or other improvements; whether there are any arrears of rates or taxes. Annual assessments for municipal and water and sewer rates, and land tax (if any) should be ascertained in

order to see exactly what you are up for. If you employ a solicitor he will look after these matters, but most contracts for the purchase of the home site are signed before a solicitor is contacted.

It is vital to find out whether the site is in a brick area if a timber home is in contemplation. Finally comes the question of availability of transport, existing or contemplated, proximity to shopping centres, schools, churches, picture shows, &c., especially in the new areas where they may not be actually in existence. But local inquiry may disclose where land has been reserved or set aside for these and other amenities. Land in a well-developed area is usually much more expensive than in undeveloped areas, and the shrewd buyer with limited means will assess the prospects of future development in selecting a site.

THE SITE

In inspecting the site it should be remembered that valuable information may be had by approaching local property owners in the neighbourhood. Many will volunteer information on favourable and unfavourable features of the locality, the values of adjoining land and other interesting information.

Study the aspect. A north-easterly or easterly outlook on the front is considered best in most localities, especially if a view is obtainable. Such an aspect admits the morning sun to the front main rooms, and the home can be designed to take advantage of this in the general layout. The southerly and westerly aspects are less desirable on account of prevailing winds unless sheltered and having special attractions, e.g., view. In such cases the doors and windows should be protected as far as possible with verandahs.

Watch that the site will not be built out by homes later on nearby allotments. Lack of foresight in building a home with the expectation of a view or light being permanent has led to many a heartburn.

Land on the high side is always better than land on the lower side of the street as, in the majority of cases, the site is more easily drained, and is thus drier in winter. The motor car may also be started downhill—a factor on a cold day.

Check the services to see whether gas, water, electric light and sewerage are available.

Finally, pay particular attention to the fall and contours of the land, as these have a very considerable bearing on the cost of the home. Trees to be removed. The nature of the subsoil is a factor, but one cannot, of course, have everything. Virgin sand or rock over the whole of the foundations is ideal. Good shale gives no worry. Loamy and clayey soils require special footings, as also is the case where the footings rest partly on rock and partly on something else. Where the rock is not continuous floaters may be expected, i.e., a rock or clay or other bed.

RELATE BUILDING TO SITE

Cost of building and cost of site should be in proportion to each other. It would be unwise to build a house costing £800 on a piece of land bought at £400, or to build a £2,000 house on a poor site, even though it was cheap.

In the same way, a large house should not be built on a small site, as it can never look its best without adequate grounds. The converse does not hold good particularly where the original structure is of good standard and lends itself to enlargement. It is wise to build the home to one side of a big frontage where a tennis court can be built on the unoccupied area, or where it can be subdivided.

An important point for consideration is how far back from the front fence should the front building line be. The factors that will influence a decision on this are too numerous to discuss here. Common sense will greatly assist a determination, though it is often a matter of opinion.

Proportions are something for individual judgment, but some idea will be obtained from the following table covering a site of 6,000 square feet which could have dimensions of 60 x 100, 50 x 120, or 40 x 150.

| ALLOCATION OF SITE | | | | |
|---------------------------|--|---------------|-------|--|
| Coverage | Area of House | 1,450 sq. ft. | 24.1% | |
| Free Land | Front Garden | 1,500 " | 25 % | |
| | Play Area or Drying Ground | 1,000 " | 16.6% | |
| | Vegetable or Garden Area | 1,500 " | 25 % | |
| | Outbuildings and Side Pathways | 550 " | 9.3% | |
| Area of Allotment | | 6,000 " | 100 % | |

LAND PURCHASE

When buying land, to safeguard your interests, you should have a solicitor to put through the transaction.

Once the site is located, the usual procedure is that you pay the agent a small deposit, and he makes out two contracts which the seller (Vendor) signs as well as yourself. One copy is retained by each party. The purchaser will take his copy along to his solicitor to see the whole transaction through.

In course of time a transfer will be signed and the balance of the purchase money paid.

Vendor is responsible for all rates and taxes on the land to date of purchase, together with the agent's commission. The Purchaser pay the legal costs, Stamp Duty, Search and Registration Fees, and is liable for rates and taxes for the balance of the year. If the Vendor has paid the rates and taxes an adjustment is made on the settlement.

Eventually you will receive the title deeds, known as the Certificate of Title. That document shows that the land is legally yours. If you are borrowing, the transfer from the Vendor and the mortgage to the lender may all be dealt with at the same time, especially if the borrowed money, or portion of it, is to be used to pay for the purchase of the land.

GROUND PLAN

Here is the foundation of the whole project, and you must live in your house, on paper, as you plan, and have regard to appearance, durability, comfort, convenience and economy.

After completing a list of actual needs and consulting technical aid, the plan must command all the study it can be given. Remember, the simpler the better, as every special feature costs money.

Plan to meet anticipated living conditions in the home, and, if later extensions are contemplated, plan the house so that the most important requirements can be included in the first unit. Then make such provision that growing needs of the family can be incorporated in the additions, and that they can be made with the minimum of demolition and expense; e.g., that old window openings may become new doors, the original main roof may not require re-modelling, that chimneys and verandahs may remain untouched, drainage and sewerage readily extended to the additions, &c., &c.

On paper, live through every conceivable circumstance and activity as your plans take shape. Ask yourself what happens when there is a tea-party, or the children come home from a swim, or when someone is ill?

Get your ideas on paper to scale, as guesswork will only mean disappointment, since results look very different in a scale drawing. Some idea of workable room sizes are given below. Of course, they will be varied to meet individual requirements.

WORKABLE ROOM SIZES.

| | Feet. | Square Feet. |
|--------------------------|---------|--------------|
| Hall and Passage | 3 wide | |
| Lounge | 12 x 13 | 156 |
| Dining Room | 10 x 11 | 110 |
| Kitchen | 9 x 11 | 99 |
| First Bedroom | 12 x 13 | 156 |
| Second Bedroom | 12 x 10 | 120 |
| Third Bedroom | 11 x 10 | 110 |
| Bathroom | 7 x 6 | 42 |
| Laundry | 7 x 6 | 42 |
| W.C. (separate) | 5 x 3 | 15 |
| Verandahs | 6 wide | |

SUIT SITE, BUDGET AND YOURSELF

Make sure the house is designed around the family life. Take furniture into account if some is already in your possession, but whether new or old, plan them with your home. Modern home planners advise that the home be planned around the furniture rather than that the furniture be adapted to the home. Harmonise the plan with the site upon which it is to be erected. See that the basic proportions and elements of the dwelling are right, for no ornamentation added later can offer compensation. Simplicity, sincerity, perspective and a good sense of proportion are the qualities which make a home.

Changes cannot readily be made, as with a garment, for the house is expected to last ten, twenty or fifty years from now. If carefully planned and constructed, as happened with a good proportion of ancient Pompeian houses which portrayed these qualities on excavation, the home will not rapidly lose its value from obsolescence. Colonial houses of the eighteenth century are still in good taste.

So be wary of extremes and excesses of all sorts.

Have what you want but keep your eye always on the budget. Cost may preclude some features, but the basic elements are the keynote in the planning.

TEST THE PLANS

Final test of any plan is whether the structure is going to provide the type of accommodation required by family life, but a basis of comparison can be used by having regard to the percentage of space allotted each function of the house.

For this purpose the gross area can be broken down into subdivisions, as has been done with each plan. The percentage relationship of these areas should not vary substantially in the well-balanced plan. Some figures for comparison worked out by War-time Housing will give a basis for working.

BUILDER'S CONTRACT

Standardised forms of contract are available from various sources; but, like all contracts, good faith on both sides is of greater value than the most elaborate contract, so that it is best to obtain estimates for the building from reputable builders only. That is the best insurance of good workmanship and reasonable cost. It will save many worries arising out of constant supervision of details. Irresponsible builders surely invite trouble for you during construction and throughout the life of the house.

TWO-BEDROOM HOUSE ANALYSIS.

| | | Sq. Ft. | Percentage Gross Area. | Percentage. |
|-----------------|-------------------------|---------|---------------------------|-------------|
| Living Space .. | Hall | 50 | 5.3 | |
| | Passage | 30 | 3.1 | |
| | Living Room | 165 | 17.4 | |
| | Kitchen | 135 | 14.2 | 40 |
| Sleeping | Main Bedroom | 150 | 15.8 | |
| | Second Bedroom | 120 | 12.6 | 28.4 |
| Other Spaces .. | Bathroom | 40 | 4.2 | |
| | W.C. (separate) | 20 | 2.1 | |
| | Laundry | 50 | 5.3 | 11.6 |
| Porches | Front | 15 | 1.6 | |
| | Rear | 20 | 2.1 | 3.7 |
| *Wall Space .. | .. .. . | 155 | 16.3 | 16.3 |
| | | 950 | | 100 |

* Wall space percentage given here is for brick. Timber-framed dwellings require less; about $\frac{2}{3}$ of above figure.

THREE-BEDROOM HOUSE ANALYSIS.

| | | Sq. Ft. | Percentage Gross Area. | Percentage. |
|-----------------|-------------------------|---------|---------------------------|-------------|
| Living Space .. | Hall | 40 | 3.5 | |
| | Passage | 55 | 4.9 | |
| | Living Room | 170 | 15.0 | |
| | Kitchen | 150 | 13.3 | 36.7 |
| Sleeping | Main Bedroom | 150 | 13.3 | |
| | Second Bedroom | 120 | 10.6 | |
| | Third Bedroom | 120 | 10.6 | 34.5 |
| Other Spaces .. | Bathroom | 40 | 3.6 | |
| | W.C. (separate) | 20 | 1.8 | |
| | Laundry | 50 | 4.4 | 9.8 |
| Porches | Front | 15 | 1.3 | |
| | Rear | 20 | 1.8 | 3.1 |
| *Wall Space .. | .. .. . | 180 | 15.9 | 15.9 |
| | | 1,130 | | 100 |

* Wall space percentage given here is for brick. Timber-framed dwellings require less; about $\frac{2}{3}$ of above figure.

QUOTES ONLY ON COMPLETE PLANS AND SPECIFICATION

Secure accurate quotations on all work before beginning. Have complete specifications, drawings and contracts covering all work, so that there will be no additions after the work has been completed.

Make all necessary changes in materials, sizes and other details before letting the contract, and be sure that every item needed has been included. To play safe, and at the same time cover any unforeseen emergencies, keep ten per cent. of the budget in hand.

While construction is in progress, resist temptations, and admonitions of friends, to make changes. "Extras" cost more than you think, and have been the downfall of countless owners.

Know what you want before you begin, and after starting the construction keep to the plan. Kill any afterthoughts. Do not disturb the programme unless provision has been made for such expensive changes.

If any alterations, however, are made, have them carefully itemised and quoted for, and secure the consent of all relevant authorities for the charges, or you may well find yourself in trouble from several quarters.

MAINTENANCE COSTS

In reality, there are two budgets to be prepared before building—one covering the period up to the day when the house is ready for occupation, and the other from that day on, covering maintenance costs.

To a great extent, the first will influence the second. If the house is soundly built and good quality materials used throughout, repairs and upkeep will be comparatively light. Make all calculations of costs and related periodic repayments accurately, for owners have found sometimes that they have built themselves a home which they cannot afford to occupy—a veritable Frankenstein monster. You can fairly accurately estimate what repayments, rates and taxes, lighting and heating will run you into. Then set aside a fixed amount annually for the periodical painting and other maintenance which will commence at the end of about five years.

But never cut costs by reducing the quality of materials if estimates come above budget allowances, because the initial saving will be more than lost in maintenance. It is better to build a small house properly than a large one just so-so. Better provide for later extensions in the original plan.

Light gauge guttering and downpipes, skimping of painting, poor mix in concrete work, reductions in bearers, joists, scantlings, roof timbers, tying of tiles, suspension of tiled or concrete floors, building too close to the ground, non-treatment of floor timbers, &c. All these are false and foolish economy—and the chickens of destiny will surely come home to roost.

HOME OWNERSHIP BENEFITS

More persons have started on the road to independence through home ownership than in any other way. It gives a feeling of security in times of stress, as there is always the home to fall back on.

Home ownership immediately establishes financial and credit rating in the business world, because it is recognised as a fundamental principle of stability.

Responsibility is developed, a background given to the children, and they have a place of their own where they can play without interference. So the home-owner can live as he pleases, and order his own way of life with full opportunity for individual expression.

Permanency of environment enables friendships to be made which last over the years, and gives peace of mind based on the knowledge that provision has been made for the future.

BUILDING COSTS

Building costs to-day are very different from those of pre-war days, and opinions vary on the actual increase. Any reputable builder, however, will give an estimate on completed plans where the type of structure is indicated, together with all measurements.

Some idea can be quickly ascertained from the external squarage, for costs are worked out on so much per square, or, in other words, 100 square feet. For instance, a house of 1,000 square feet would be said to have 10 squares, and average costs to-day are £125 per square in brick, so that an idea of the cost would be £1,250 to erect a brick home. In the case of fibro or timber, the cost ranges around £100, so that the cost would then be £1,000. The squarage cost, however, varies according to the size of the home and to other factors, notably peculiarities of the site, such as its fall in any direction and to the nature of the subsoil. Additionally, the costs of internal fittings vary, especially where built-in fittings have been included in the plan. So final cost can only be obtained from the completed plans.

TABLE ONE.

In using this table, the horizontal head line represents the area of the building measured externally, while the perpendicular side line gives different amounts per 100 square feet. All that is necessary is to measure the structure externally and the cost per square will give the approximate cost of the building.

For instance, a house of 950 square feet at £125 per square would be £1,188, found by going down the column for 950 square feet and across for £125. In a case of 1,125 square feet, it would be between 1,100 and 1,150; with cost at £125 per square, the result would be between £1,375 and £1,438.

READY-RECKONER.

| Price per 100 Square Feet. | 800 Sq. Ft. | 850 Sq. Ft. | 900 Sq. Ft. | 950 Sq. Ft. | 1000 Sq. Ft. | 1050 Sq. Ft. | 1100 Sq. Ft. | 1150 Sq. Ft. | 1200 Sq. Ft. | 1250 Sq. Ft. |
|----------------------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ |
| £90 per 100 sq. ft. . | 720 | 765 | 810 | 855 | 900 | 945 | 990 | 1035 | 1080 | 1125 |
| £95 " " | 760 | 808 | 855 | 903 | 950 | 998 | 1045 | 1093 | 1140 | 1188 |
| £100 " " | 800 | 850 | 900 | 950 | 1000 | 1050 | 1100 | 1150 | 1200 | 1250 |
| £105 " " | 840 | 893 | 945 | 998 | 1050 | 1103 | 1155 | 1208 | 1260 | 1313 |
| £110 " " | 880 | 935 | 990 | 1045 | 1100 | 1155 | 1210 | 1265 | 1320 | 1375 |
| £115 " " | 920 | 978 | 1035 | 1093 | 1150 | 1208 | 1265 | 1323 | 1380 | 1438 |
| £120 " " | 960 | 1020 | 1080 | 1140 | 1200 | 1260 | 1320 | 1380 | 1440 | 1500 |
| £125 " " | 1000 | 1063 | 1125 | 1188 | 1250 | 1313 | 1375 | 1438 | 1500 | 1563 |
| £130 " " | 1040 | 1105 | 1170 | 1235 | 1300 | 1365 | 1430 | 1495 | 1560 | 1625 |
| £135 " " | 1080 | 1148 | 1215 | 1283 | 1350 | 1418 | 1485 | 1553 | 1620 | 1688 |
| £140 " " | 1120 | 1190 | 1260 | 1330 | 1400 | 1470 | 1540 | 1610 | 1680 | 1750 |
| £145 " " | 1160 | 1233 | 1305 | 1378 | 1450 | 1523 | 1595 | 1668 | 1740 | 1813 |
| £150 " " | 1200 | 1275 | 1350 | 1425 | 1500 | 1575 | 1650 | 1725 | 1800 | 1875 |

TABLE TWO.

The table printed at right is formed from figures made available by the Registry of the Co-operative Building Societies of N.S.W. These are actual average costs in a wide spread of homes built through Co-operative Building Societies in the early part of 1946. The figures appear to be stabilising themselves. Experts predict some reduction as material supplies and labour stabilise, but a substantial fall is not expected until well into the future. The figures apply to New South Wales; Interstate readers must find their own local costs.

TABLE OF FAIR AVERAGE COST PER SQUARE.

Based on figures for the period January to April, 1946.

| FAIR AVERAGE PRICES FOR: | |
|--|--|
| 1. Palings are 3/6 per foot. | |
| 2. Chain wire fencing, 6/6 per foot. | |
| 3. Brick fencing, 10/- to 15/- per foot, according to height, etc. | |
| 4. Brick garage, £120. | |
| 5. Asbestos cement garage, £80. | |
| 6. Hot water service, £50. | |
| 7. Sewer connection, at least £25. | |

| | Timber-framed Homes. Tiled Roofs. Per Square. | Brick Homes. Tiled Roofs. Per Square. | Timber Homes, Newcastle Area. Per Square. |
|-----------|---|---------------------------------------|---|
| Sq. ft. | £ | £ | £ |
| 700-800 | 105 | 128 | 93 |
| 800-900 | 104 | 122 | 92 |
| 900-1000 | 103 | 118 | 90 |
| 1000-1100 | 99 | 115 | 88 |
| 1100-1200 | 98 | 112 | 87 |
| 1200-1300 | 97 | Not available | 87 |
| 1300-1400 | Not available | Not available | Not Available |

SECTION A

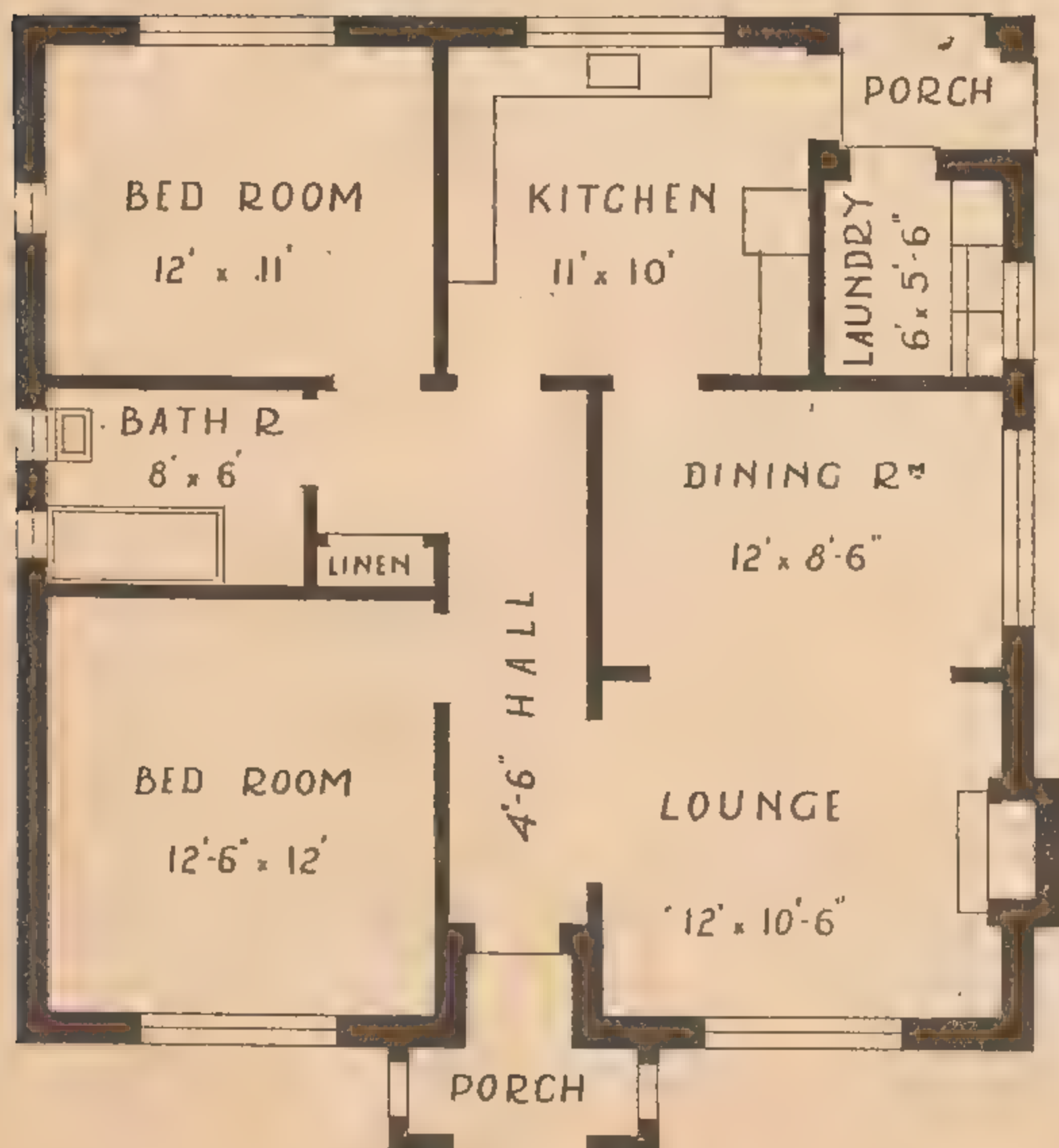
| | | |
|-----------------|-------|-------|
| BRICK | Below | £1200 |
| ASBESTOS CEMENT | " | £950 |
| TIMBER | " | £950 |

WARNING

In presenting the figures of approximate cost in this section at £125 per square for brick, and £100 per square for asbestos-cement (commonly called "fibro") and timber readers are warned that the fixed amounts have been adopted for convenience in presentation only. These figures will vary in various localities; in different cities and from one State of the Commonwealth to another. Built-in features of the home, and difficulties of building lots, too, will vary the quoted price per square.



PLANNED TO SAVE LABOUR



Much additional house work can be caused by thoughtless arrangements of the rooms. This aspect has been carefully considered in the plan which eliminates awkward corners and permits straightforward room arrangements which do not detract from the appearance or convenience of the home.

OUTLINE OF PLAN

LIVING SPACE

| | |
|--------------------------|-----|
| Hall and Passage | 88 |
| Lounge | 126 |
| Dining Room | 102 |
| Kitchen | 110 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 150 |
| Second Bedroom | 132 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 48 |
| Laundry | 33 |

| | |
|----------------------------------|-----------------|
| Total Floor Area | 789 square feet |
| Total Squarage, External | 950 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|----------------------------|--------|
| BRICK (£125 per square) .. | £1,180 |
| FIBRO (£100 per square) .. | £950 |

(Excluding fences, paths, sewerage.)

Simplicity is the keynote of the plan which has reduced extraneous matter to its basic minimum, but has retained all the essentials in a home. Easy communication between rooms has been achieved without any waste of space, which has been utilised to the fullest extent.

For detail plans and specification, use code No. 10.



SMALL HOUSE FOR MODEST MEANS

Rarely has the young married couple, starting out in life, additional funds for extras in the home, so that the plans must be condensed to the bare essentials. That has been done in this plan, which would meet the requirements of many people on the threshold of life.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|----------------|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | 82 |
| Lounge | .. | .. | .. | .. | 152 |
| Dining Room | .. | .. | .. | .. | 85 |
| Cooking Recess | .. | .. | .. | .. | 50 |

SLEEPING

| | | | | |
|----------------|----|----|----|-----|
| Main Bedroom | .. | .. | .. | 120 |
| Second Bedroom | .. | .. | .. | 120 |

OTHER SPACES

| | | | | |
|----------|----|----|----|----|
| Bathroom | .. | .. | .. | 48 |
| Laundry | .. | .. | .. | 42 |

| | | | |
|---------------------------------|---------|-----------------|-----------------|
| Total Floor Area | .. | .. | 700 square feet |
| Total Squarage, External | .. | 800 square feet | |
| Minimum Width of Building Block | 40 feet | | |

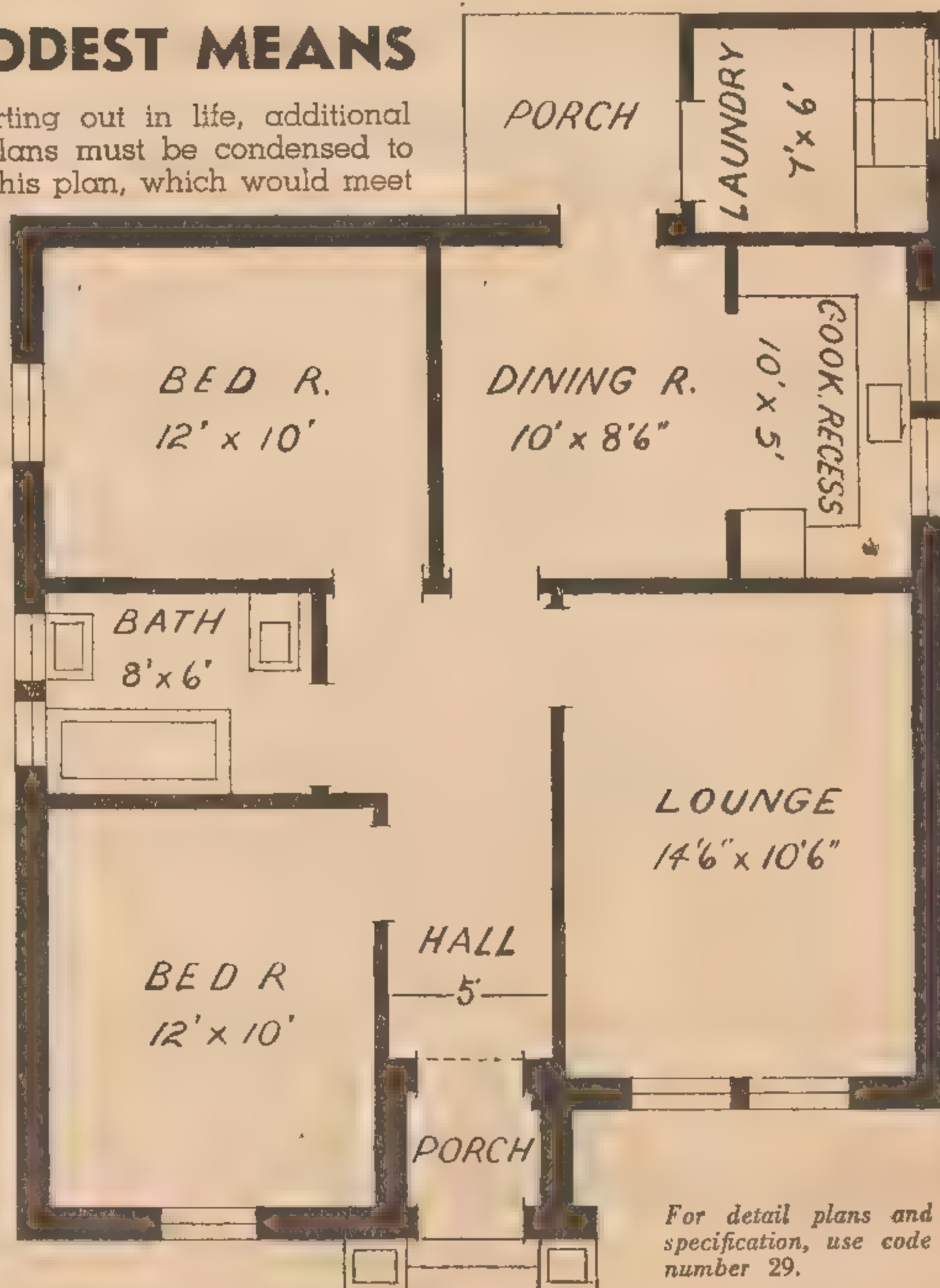
APPROXIMATE COST:

BRICK (£125 per square) .. £1,000

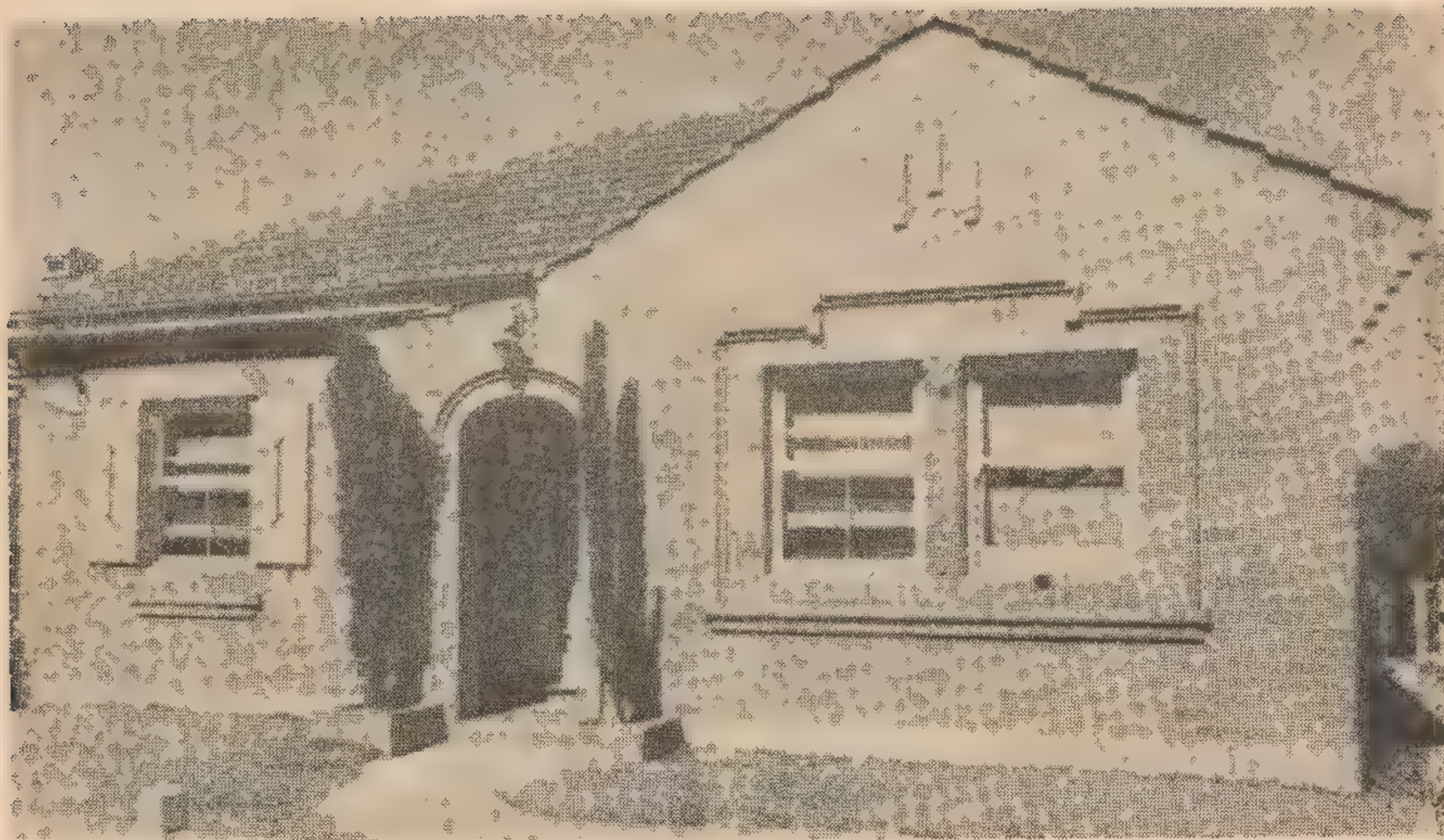
FIBRO (£100 per square) .. £800

(Excluding fences, paths, sewerage.)

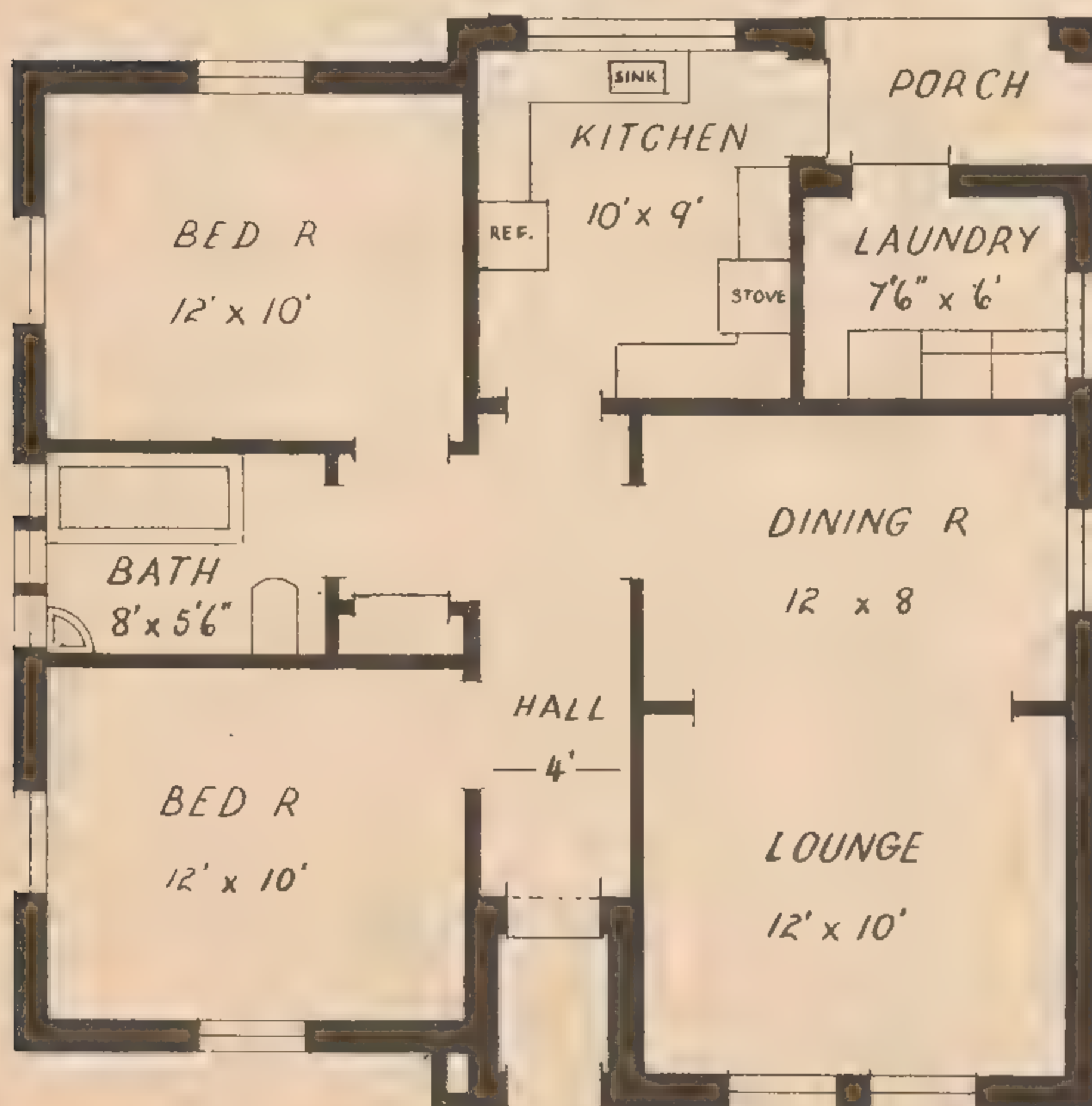
Essentials only have been included in the plans for this house, which provides the basic comforts in a home, and the foundation upon which life can be built. The extra bedroom allows for expansion, while the lounge is the largest room in the house where leisure hours will be spent. Space for the preparation and eating of food has been reduced, yet it is adequate to meet the needs.



For detail plans and specification, use code number 29.



TWO BEDROOMS IN THE MINIMUM STRUCTURE



Greater demand in a home to-day is for two bedrooms rather than any larger buildings on account of the trend for smaller families. This factor has been considered in designing a minimum building.

OUTLINE OF PLAN

| LIVING SPACE | | | | |
|---------------------------|----|----|----|----------------|
| Hall | .. | .. | .. | 70 |
| Lounge | .. | .. | .. | 120 |
| Dining Room | .. | .. | .. | 96 |
| Kitchen | .. | .. | .. | 90 |
| SLEEPING | | | | |
| Main Bedroom | .. | .. | .. | 120 |
| Second Bedroom | .. | .. | .. | 120 |
| OTHER SPACES | | | | |
| Bathroom | .. | .. | .. | 44 |
| Laundry | .. | .. | .. | 45 |
| | | | | Sq. ft. |
| Total Floor Area | .. | .. | .. | 705 |
| Total Squarage, External | .. | .. | .. | 850 |
| Minimum Width of Building | .. | .. | .. | |
| Block | .. | .. | .. | 40 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,050 |
| FIBRO (£100 per sq.) | £850 |

(Excluding fences, paths, sewerage.)

Apparent dimensions of the living space have been increased by having the lounge and dining room as one divided by short dwarf walls. This lends itself for individuality in the furnishing and equipment, because the two rooms can be blended harmoniously to meet every demand of use and beauty.

For detail plans and specification, use code number 27.



SCANT WASTAGE IN THIS PLAN

Maximum use of all space within the house is the ideal planning, and there are some interesting ideas in the house illustrated on this page.

Elimination of the dining room has resulted in a convenient nook, which is sufficiently separated from the kitchen equipment to make it suitable for all meals. Seats are fitted to the wall as a fixture, and additional accommodation could be made on the opposite side of the table by the inclusion of chairs. The linen cupboard, also, is interesting in the added space and the manner in which it has been achieved. Most linen presses are too small, but this one will be found very useful.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Living Room | 148 |
| Kitchen | 94 |
| Dining Alcove | 30 |
| Passage | 63 |
| Sun Verandah | 104 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 138 |
| Second Bedroom | 138 |

OTHER SPACES

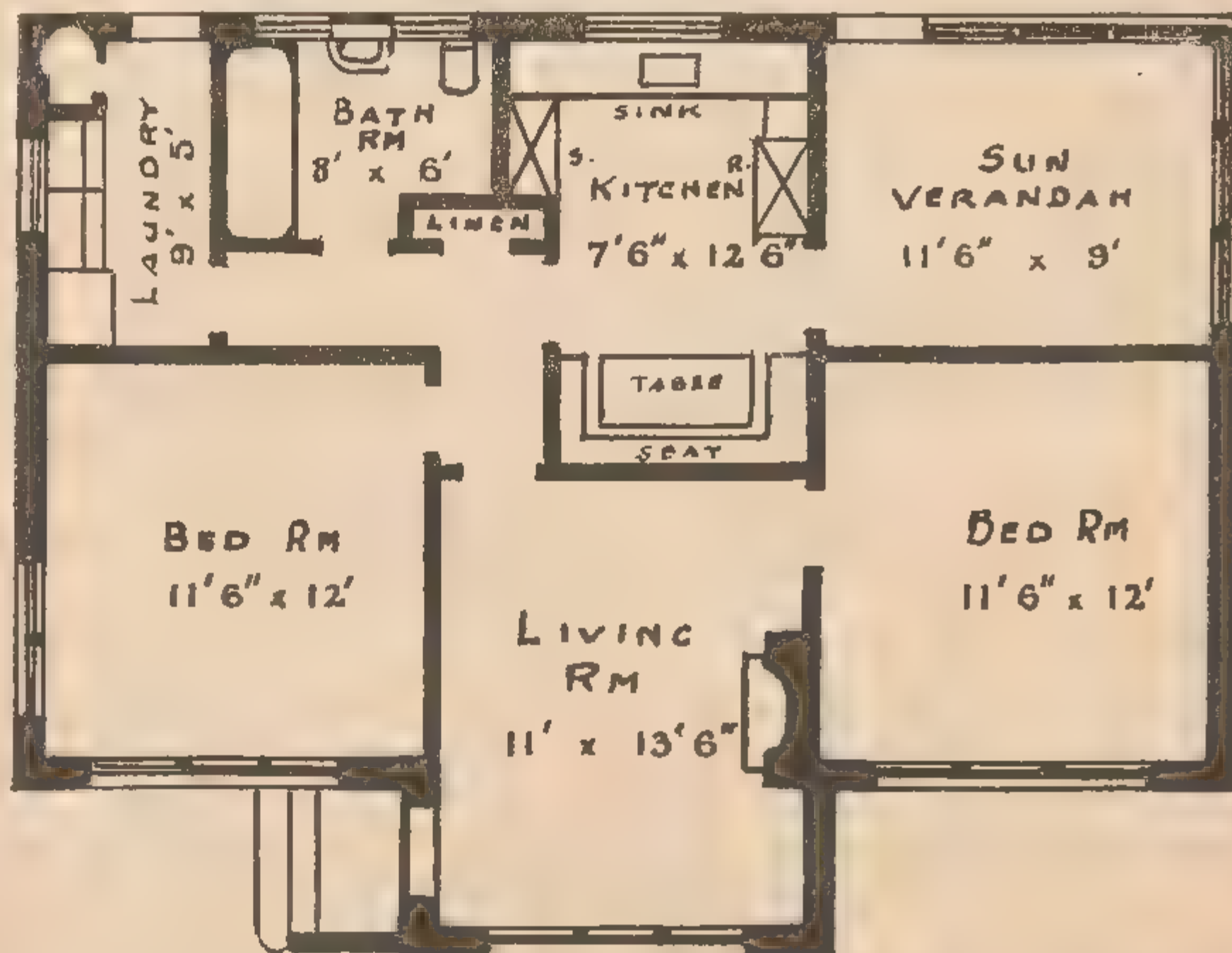
| | |
|----------------|----|
| Bathroom | 48 |
| Laundry | 45 |

| | |
|---------------------------------|---------|
| | Sq. ft. |
| Total Floor Area | 808 |
| Total Squarage, External | 925 |
| Minimum Width of Building Block | 45 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,156 |
| FIBRO (£100 per sq.) | £925 |

(Excluding fences, paths, sewerage.) *



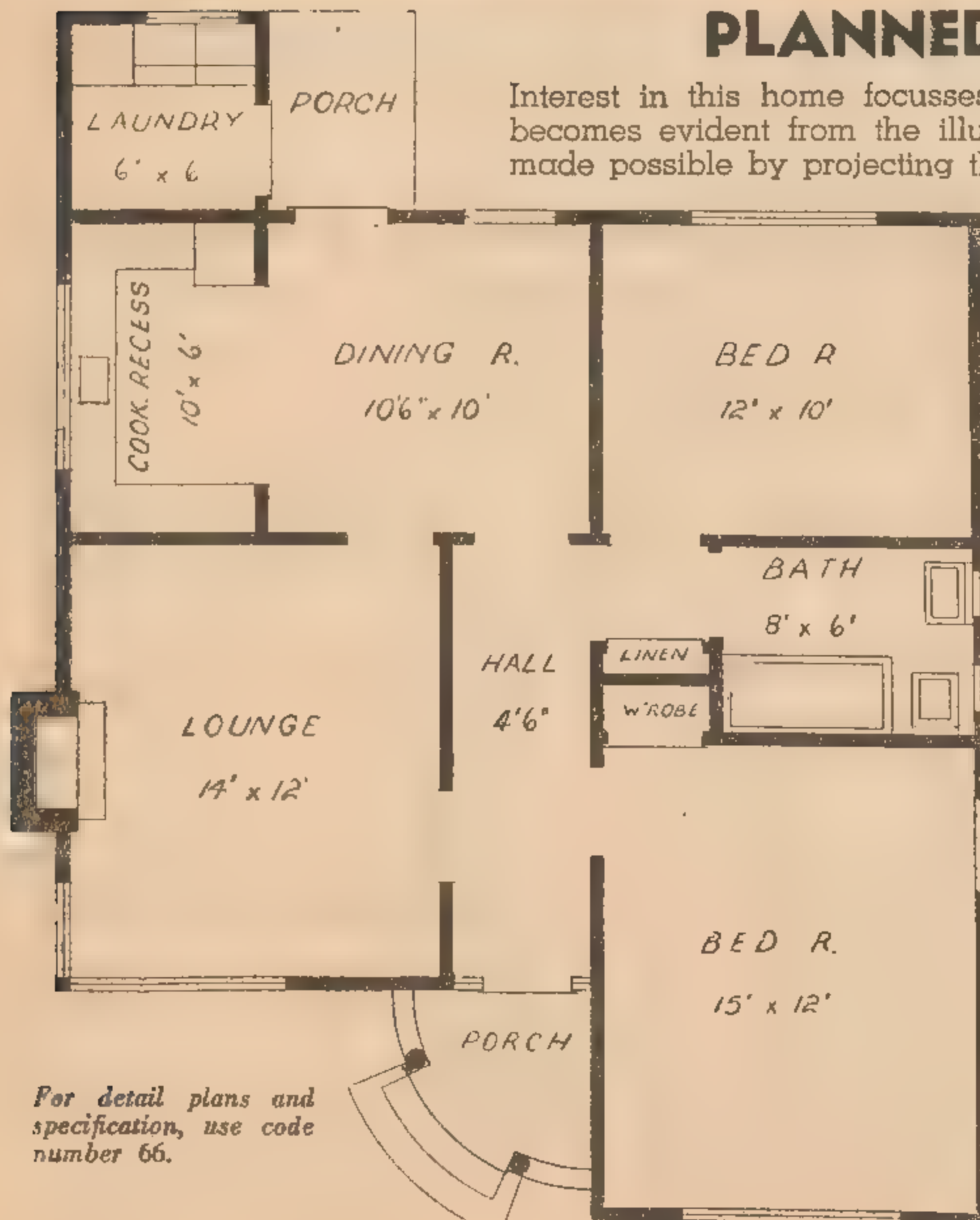
Two bedrooms and a sun room have been provided by the plan, so that little alteration is required to make three bedrooms in the house. And all conveniences have been achieved in the minimum of space without detracting from appearance at all.

For detail plans and specification, use code number 53.



PLANNED FOR ECONOMY

Interest in this home focusses around the entrance porch, as immediately becomes evident from the illustration. It has improved appearance, and is made possible by projecting the bedroom from the main building.



For detail plans and specification, use code number 66.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|---------|-----|
| Hall and Passage | .. .. . | 80 |
| Lounge | .. .. . | 168 |
| Dining Room | .. .. . | 105 |
| Cooking Recess | .. .. . | 60 |

SLEEPING

| | | |
|----------------|---------|-----|
| Main Bedroom | .. .. . | 180 |
| Second Bedroom | .. .. . | 120 |

OTHER SPACES

| | | |
|----------|---------|----|
| Bathroom | .. .. . | 48 |
| Laundry | .. .. . | 36 |

Total Floor Area 797 square feet

Total Squarage, External 910 square feet

Minimum Width of Building Block .. 35 feet

APPROXIMATE COST:

| | | |
|-------------------------|---------|--------|
| BRICK (£125 per square) | .. .. . | £1,137 |
| FIBRO (£100 per square) | .. .. . | £910 |

(Excluding fences, paths, sewerage.)

Planning has been reduced to a minimum, compatible with comfort. Two bedrooms have been provided together with a lounge, dining room and cooking recess, to meet the requirements of many people to-day. All necessary adjuncts have been included, with the result that the design would make a comfortable home.

Living facilities are worth noting in the arrangement of space, and a further extension could be made at some later stage by adding a verandah at the back. This would provide indoor and outdoor living facilities.



SIMPLE PLAN LOW COST

Planning the two-bedroom home within a minimum of space is not a simple matter, but here is a happy solution to the problem, and one that is based on the requirements of living so that it would form a comfortable home.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|------------------|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | 78 |
| Lounge | .. | .. | .. | .. | 162 |
| Kitchen | .. | .. | .. | .. | 114 |
| Cooking Recess | .. | .. | .. | .. | 78 |

SLEEPING

| | | | | | |
|----------------|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | 162 |
| Second Bedroom | .. | .. | .. | .. | 125 |

OTHER SPACES

| | | | | | |
|----------|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | 48 |
| Laundry | .. | .. | .. | .. | 42 |

Total Floor Area 809 square feet

Total Squarage, External 1,125 square feet

Minimum Width of Building Block .. 40 feet

APPROXIMATE COST:

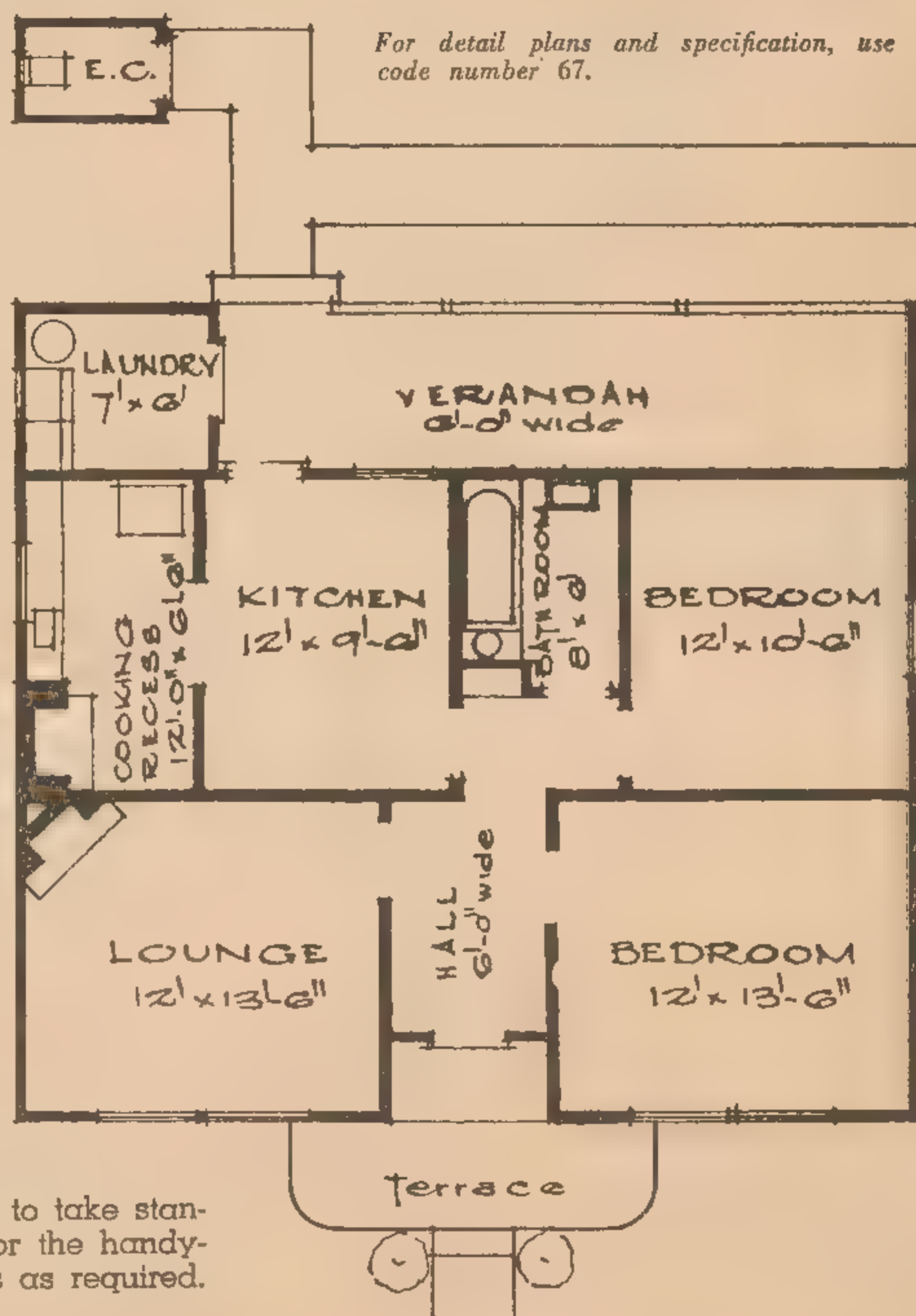
BRICK (£125 per square) £1,156

FIBRO (£100 per square) £924

(Excluding paths, fences, sewerage.)

Accommodation in this ground plan allows for two bedrooms, bathroom, lounge, kitchen-dining room, cooking recess, laundry and verandah.

Maximum use is made of the space available, and there is no reason why the furnishing and equipping of the home should not provide all the amenities desired. Rooms are large enough to take standard fittings, while there is tremendous scope for the handyman in the home who can make special pieces as required.





For detail plans and specification, use code number 25.

TIMBER STRUCTURE

Weatherboard as a material of construction is not used in Australia as much as it is in many other countries, where it has been found most suitable for the structure and flexible in the design.

OUTLINE OF PLAN

LIVING SPACE

| | |
|--------------------------|-----|
| Passage | 24 |
| Lounge-Dining Room | 192 |
| Kitchen | 85 |
| Verandahs | 225 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 105 |

OTHER SPACES

| | |
|----------------------|----|
| Bathroom | 42 |
| Water Closet | 18 |
| Laundry | 36 |

Total Floor Area 895 square feet

Total Squarage, External 975 square feet

Minimum Width of Building Block 40 feet

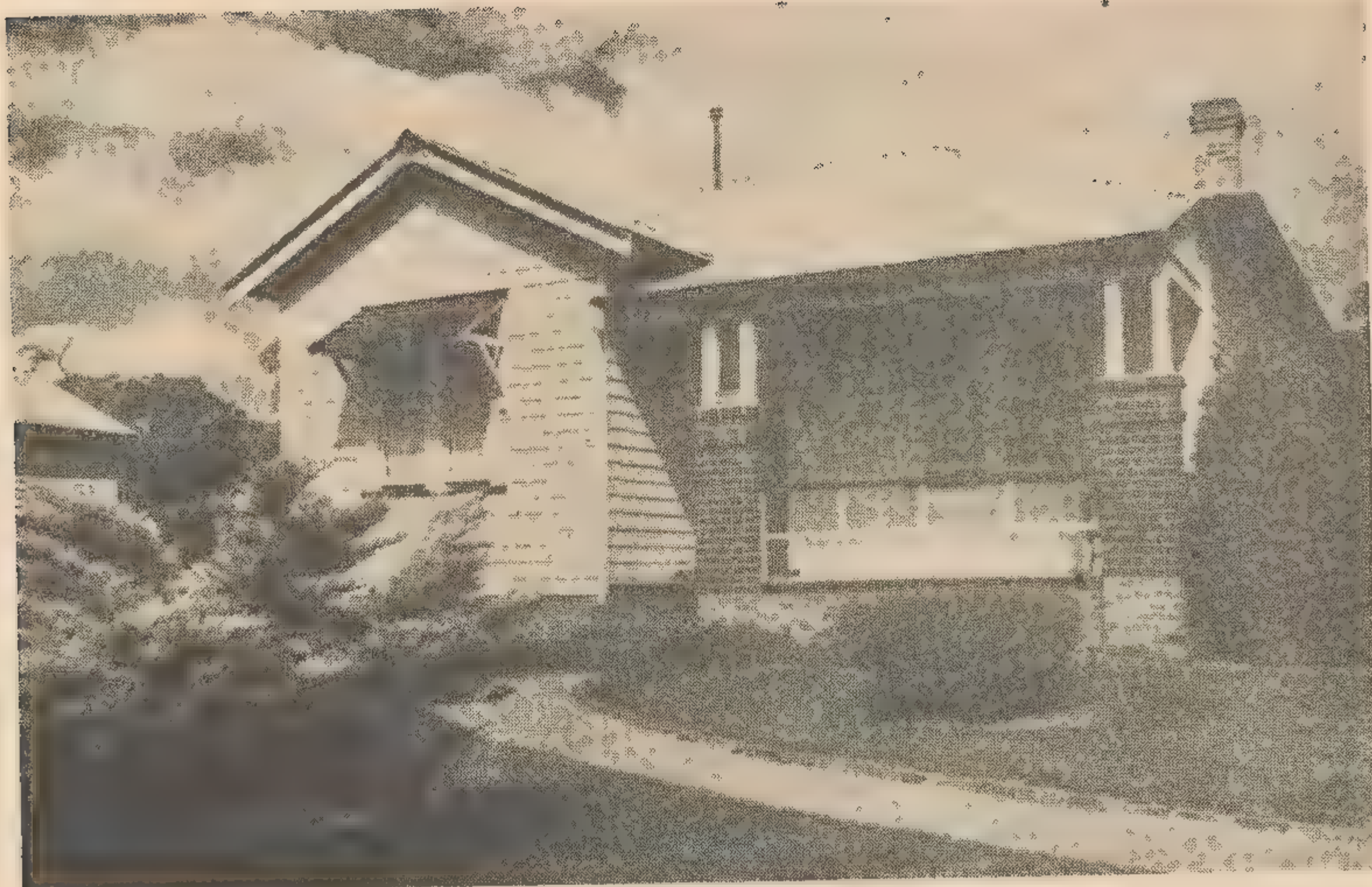
APPROXIMATE COST:

| | |
|-----------------------------|--------|
| BRICK (£125 per square) .. | £1,200 |
| FIBRO (£100 (per square) .. | £975 |

(Excluding fences, paths, sewerage.)

Minimum essentials have been considered in the planning of this house, where the second bedroom could be used as a dining room, and the back verandah for sleeping out of doors if extra accommodation should be required.

Largest space has been devoted to the living room, which could be equipped as a dining room as well. A wood stove has been installed in the kitchen for the house in the country, leaving a wide open fireplace in the living room for the huge log fires of the winter months. Bedrooms could be made more accommodating by having built-in wardrobes where the dividing wall is placed.



COUNTRY COTTAGE

Weathered timber is a material most suitable for the country district, where it fits naturally into the surroundings and makes the home blend with the landscape.

OUTLINE OF PLAN

LIVING SPACE

| | | | | |
|---------|----|----|----|-----|
| Hall | .. | .. | .. | 63 |
| Lounge | . | .. | .. | 168 |
| Kitchen | .. | .. | .. | 115 |

SLEEPING

| | | | |
|----------------|----|----|-----|
| Main Bedroom | .. | .. | 156 |
| Second Bedroom | .. | .. | 138 |

OTHER SPACES

| | | | |
|----------|----|----|----|
| Bathroom | .. | .. | 40 |
| Laundry | .. | .. | 35 |

| | | | |
|---------------------------------|----|----|-----------------|
| Total Floor Area | .. | .. | 715 square feet |
| Total Squarage, External | .. | .. | 850 square feet |
| Minimum Width of Building Block | .. | .. | 40 feet |

APPROXIMATE COST:

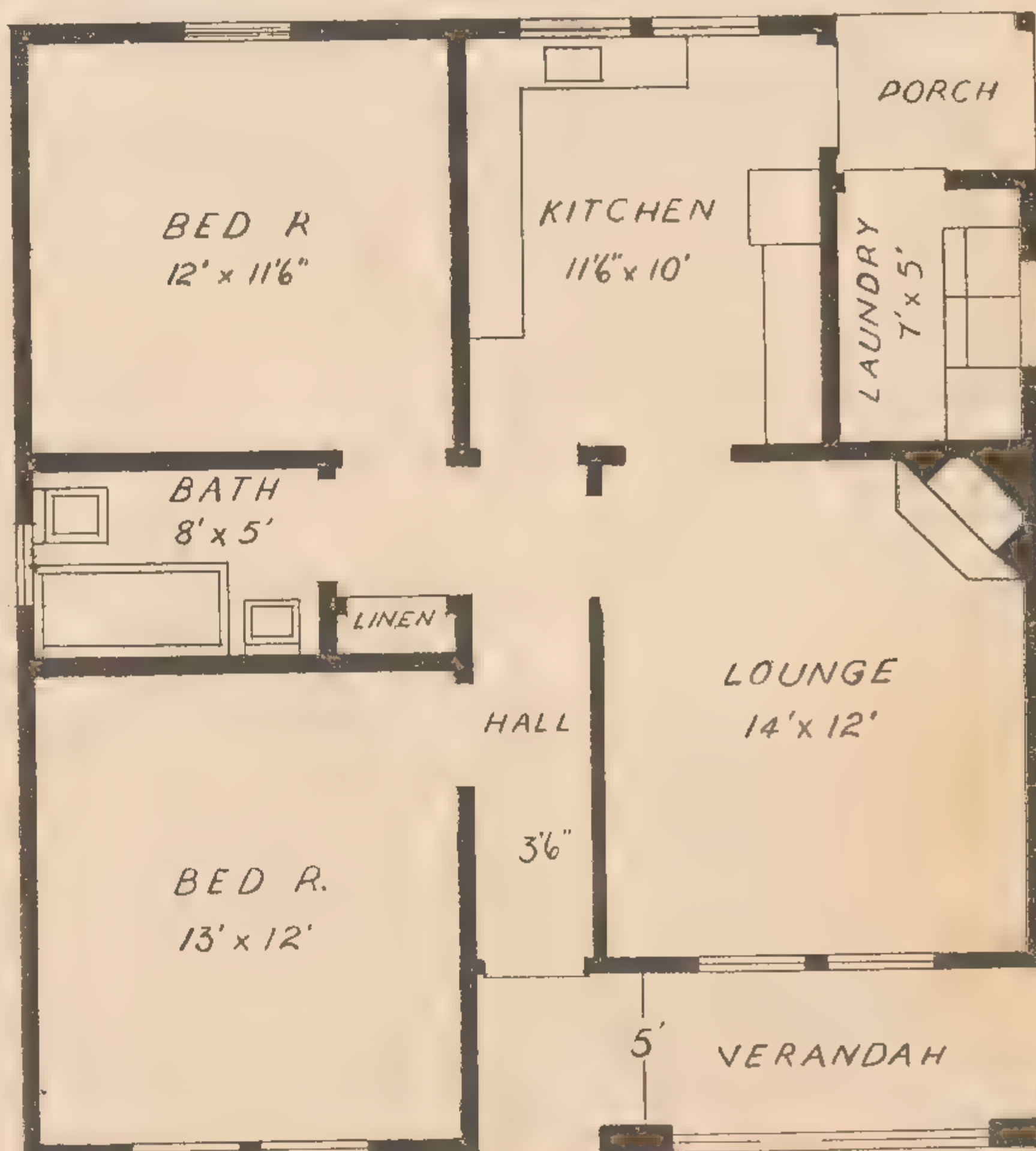
| | |
|-----------------------|--------|
| BRICK (£125 per sq.) | £1,050 |
| TIMBER (£100 per sq.) | £850 |

(Excluding fences, paths, sewerage.)

Outbuildings, so necessary in the country districts, have not been included in the plan, as they will vary with individual requirements.

In the kitchen an oil stove could be used as the easiest form of cooking, or a fuel stove may be included if desired. A dining table would be placed as part of the equipment of the lounge, which would serve the dual purpose.

For detail plans and specification, use code number 23.





WHITE WALLS

White walls are something symptomatic of the Australian climate in the freshness of appearance, and the fact that they seem to suggest a coolness within. That is basically sound, because the white walls do reflect the rays of the sun, and there is a greatly reduced heat absorption compared with the darker surfaces.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Hall and Passage | 100 |
| Lounge | 185 |
| Dinette | 80 |
| Kitchen | 108 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 156 |
| Second Bedroom | 108 |

OTHER SPACES

| | |
|---------------------------------|-----------------|
| Bathroom | 48 |
| Laundry | 39 |
| Total Floor Area | 824 square feet |
| Total Squarage, External | 940 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|-------------------------|--------|
| BRICK (£125 per square) | £1,175 |
| FIBRO (£100 per square) | £940 |

(Excluding fences, paths, sewerage.)

Suggestion here is to use the dinette or a continuation of the living room without break as a dining room. That has much to recommend it, because a dining table tucked away in the corner can never detract from the general appearance of the room, but the continuation will give one large room that can be furnished and equipped for every use. There are no restrictions of space, which is apt to be a disadvantage in the small home.

Kitchen dimensions are also useful in the long, narrow room, with the greater width facing the light. This would add to the convenience of the housewife in cooking and preparing the meals.



For detail plans and specification, use code number 63.



Here is an attractive modern home of a type that looks particularly well when painted with "Majora" Water Paint in any of the many cream shades shown on the colour chart.

"Majora" Water Paint gives a smooth, velvety finish on plaster, new and old cement, asbestos cement sheets, stone and brick work, composite sheeting, concrete, wallboards, etc., either interior or exterior

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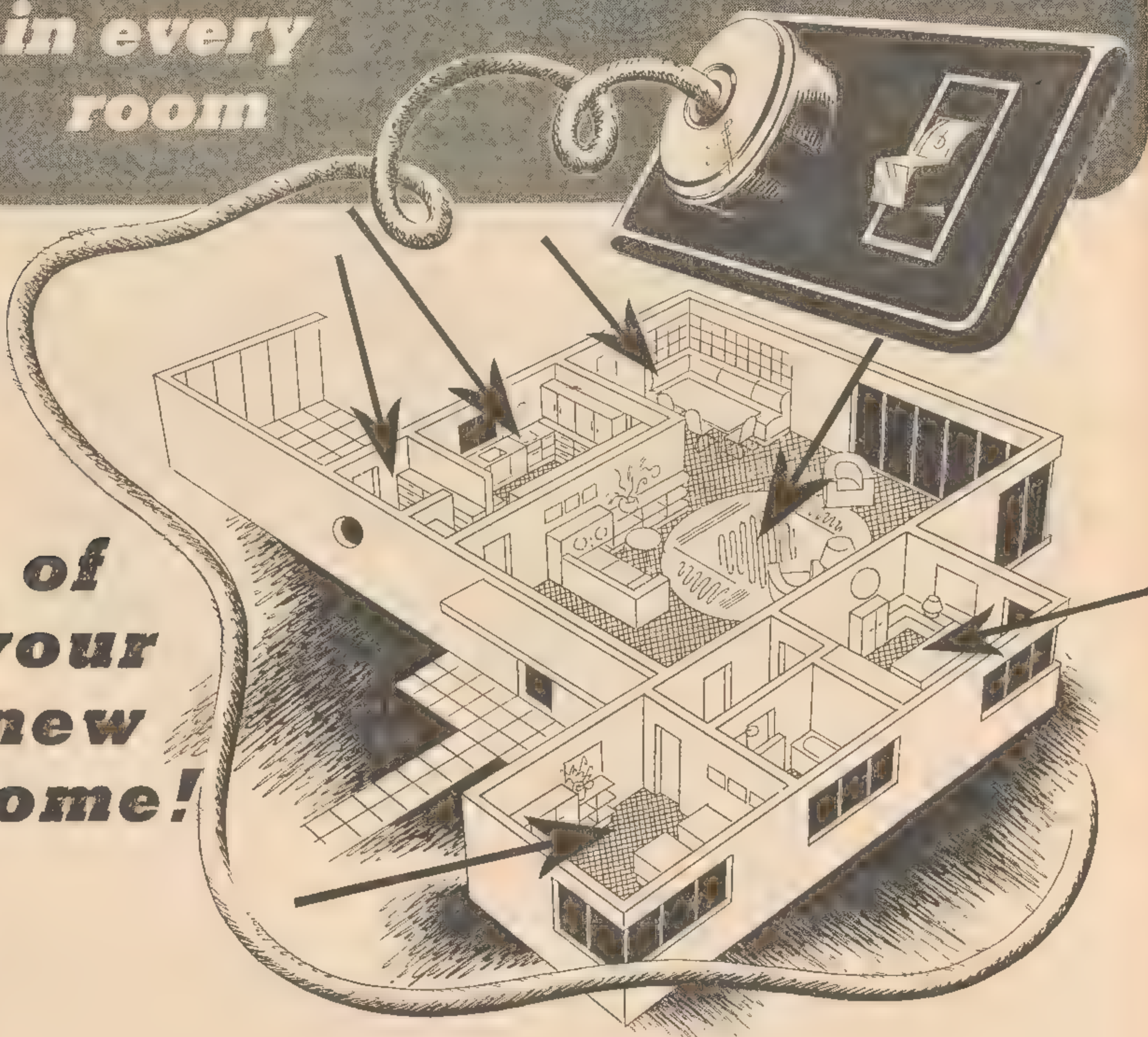
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in every
room**

**of
your
new
home!**



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YOUR NEW HOME WILL NOT BE MODERN UNLESS IT IS **ALL-ELECTRIC**

The Sydney County Council

ELECTRICITY UNDERTAKING *will gladly advise you!*

SECTION B

| | | | |
|-------|-------|---|-------|
| BRICK | £1200 | — | £1300 |
| FIBRO | £975 | — | £1050 |

WARNING

In presenting the figures of approximate cost in this section at £125 per square for brick, and £100 per square for asbestos-cement (commonly called "fibro") and timber readers are warned that the fixed amounts have been adopted for convenience in presentation only. These figures will vary in various localities; in different cities and from one State of the Commonwealth to another. Built-in features of the home, and difficulties of building lots, too, will vary the quoted price per square.



COMPACT PLANNING

Modernised villas have been many and varied during the last twenty years, and here is a happy solution in compact planning in depth behind the present-day idea of the villa.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|---------|-----|
| Hall and Passage | .. .. . | 60 |
| Lounge | .. .. . | 195 |
| Dining Room | .. .. . | 130 |
| Kitchen | .. .. . | 130 |

SLEEPING

| | | |
|----------------|---------|-----|
| Main Bedroom | .. .. . | 144 |
| Second Bedroom | .. .. . | 120 |

OTHER SPACES

| | | |
|----------|---------|----|
| Bathroom | .. .. . | 55 |
| Laundry | .. .. . | 35 |

| | | |
|---------------------------------|---------|-------------------|
| Total Floor Area | .. .. . | 869 square feet |
| Total Squarage, External | .. .. . | 1,000 square feet |
| Minimum Width of Building Block | .. .. . | 30 feet |

APPROXIMATE COST:

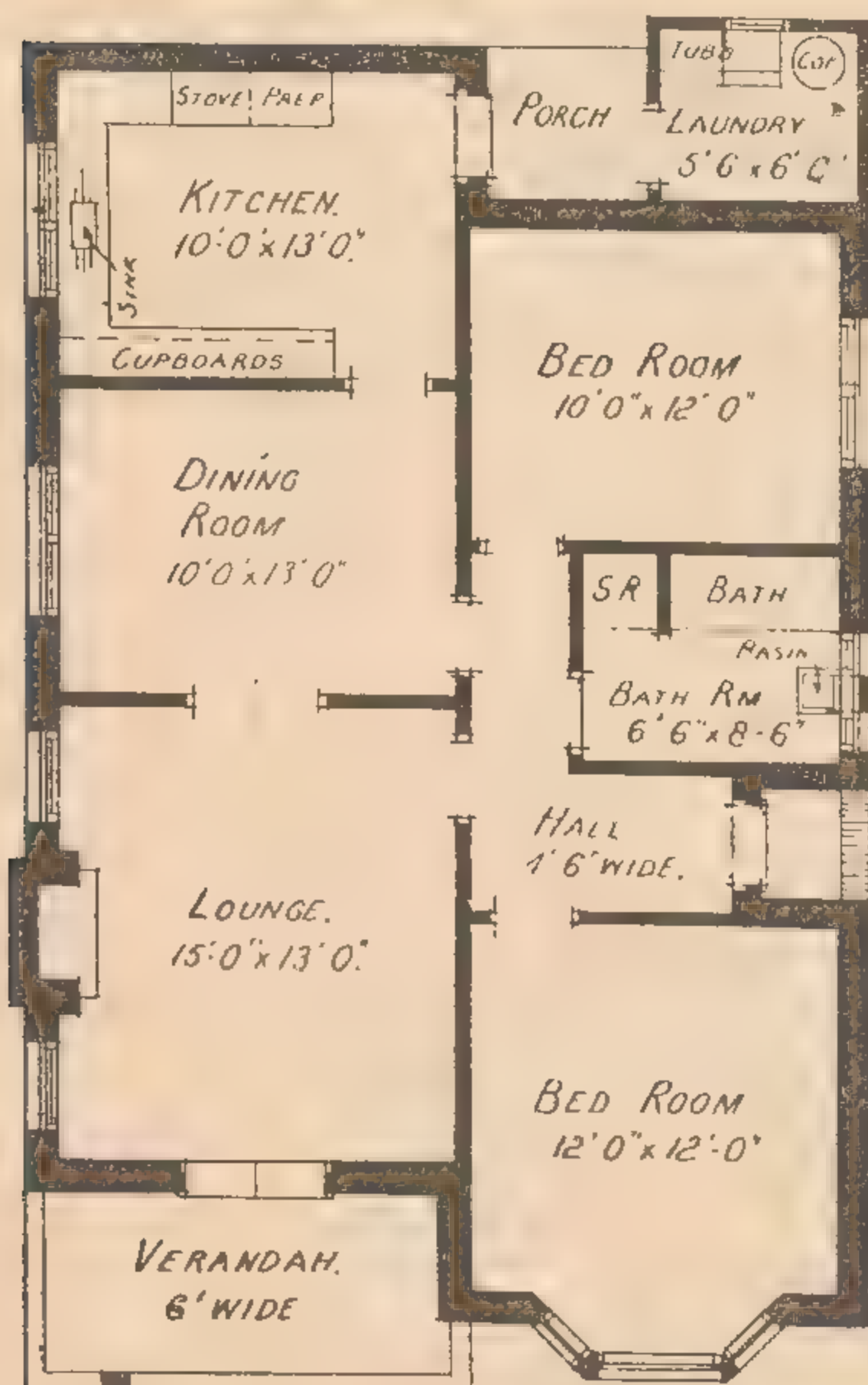
| | | |
|--------------------------------------|---------|--------|
| BRICK (£125 per square) | .. .. . | £1,250 |
| FIBRO (£100 per square) | .. .. . | £1,000 |
| (Excluding fences, paths, sewerage.) | | |

More space has been devoted to the kitchen in the design of this house than is usually the case nowadays. That is a good point where the housewife does a lot of cooking, because the cooking recess is apt to be cramped when making cakes and other dishes for the family. Adequate space has been provided in this case where all the essentials find a place in the built-in fittings which are planned to meet the requirements of the housewife.

Other rooms have been conveniently grouped in the living rooms being inter-communicating along one side of the house, and the bedrooms on the other side, with the bathroom placed between them.

Side entrance has permitted the narrow frontage which would have to be much broader if allowance were to be made for a passageway down the centre, as was the case with the villa of thirty years ago.

For detail plans and specification, use code number 46.





PERSONALITY EXPRESSED IN THE HOME

Complaints are often heard that there is no scope for personal expression in the suburban home which is so restricted by external factors that it must, from necessity, look exactly like its neighbour. Nothing was further from the truth, because there is ample scope for original ideas in the planning of the small home.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall | 100 |
| Lounge | 168 |
| Dining Room | 120 |
| Kitchen | 104 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 156 |
| Second Bedroom | 144 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 60 |
| Laundry | 39 |

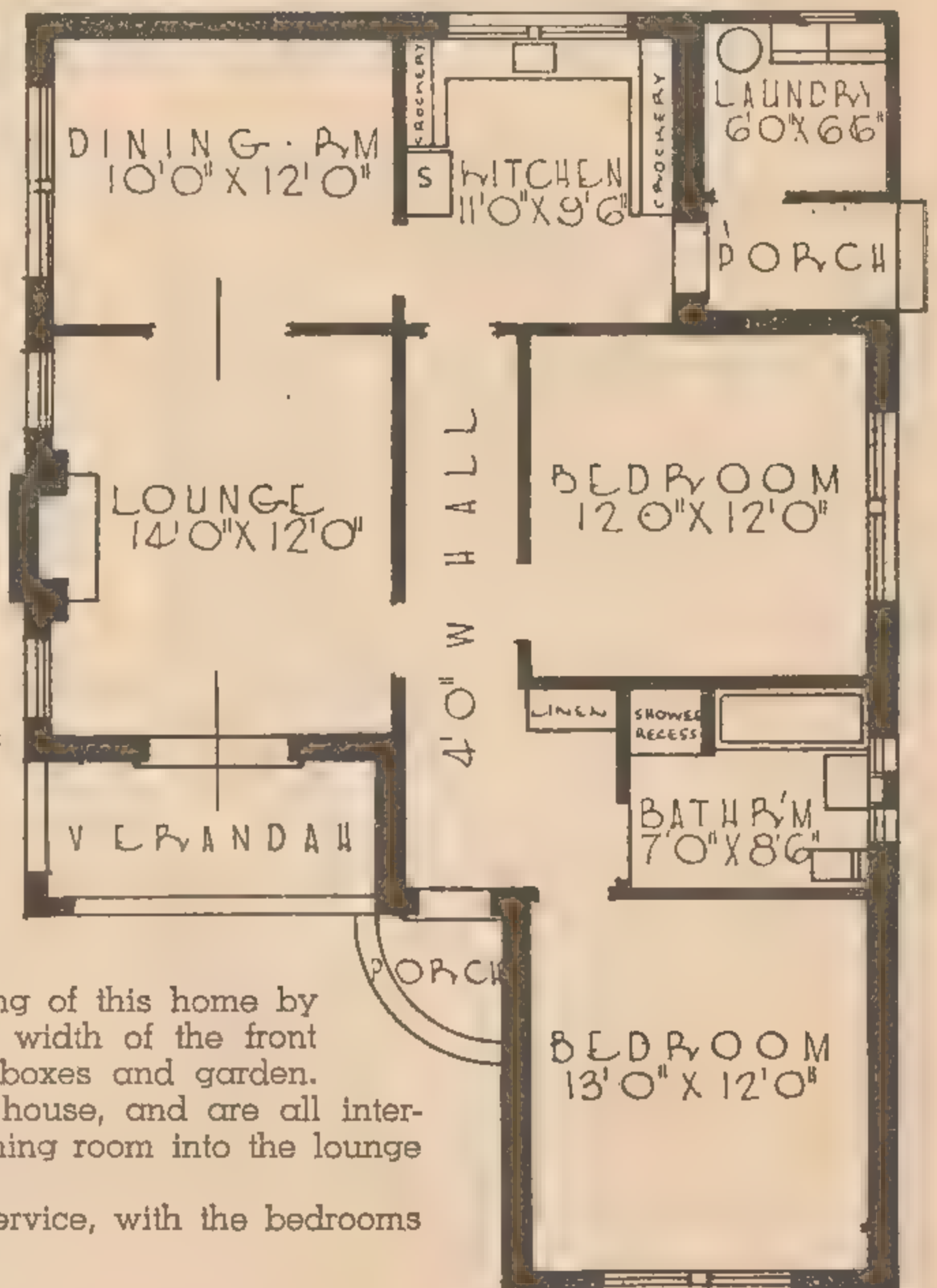
| | |
|---|-------------------|
| Total floor area | 891 square feet |
| Total Squarage, External | 1,050 square feet |
| Minimum Width of Building Block | 40 feet |

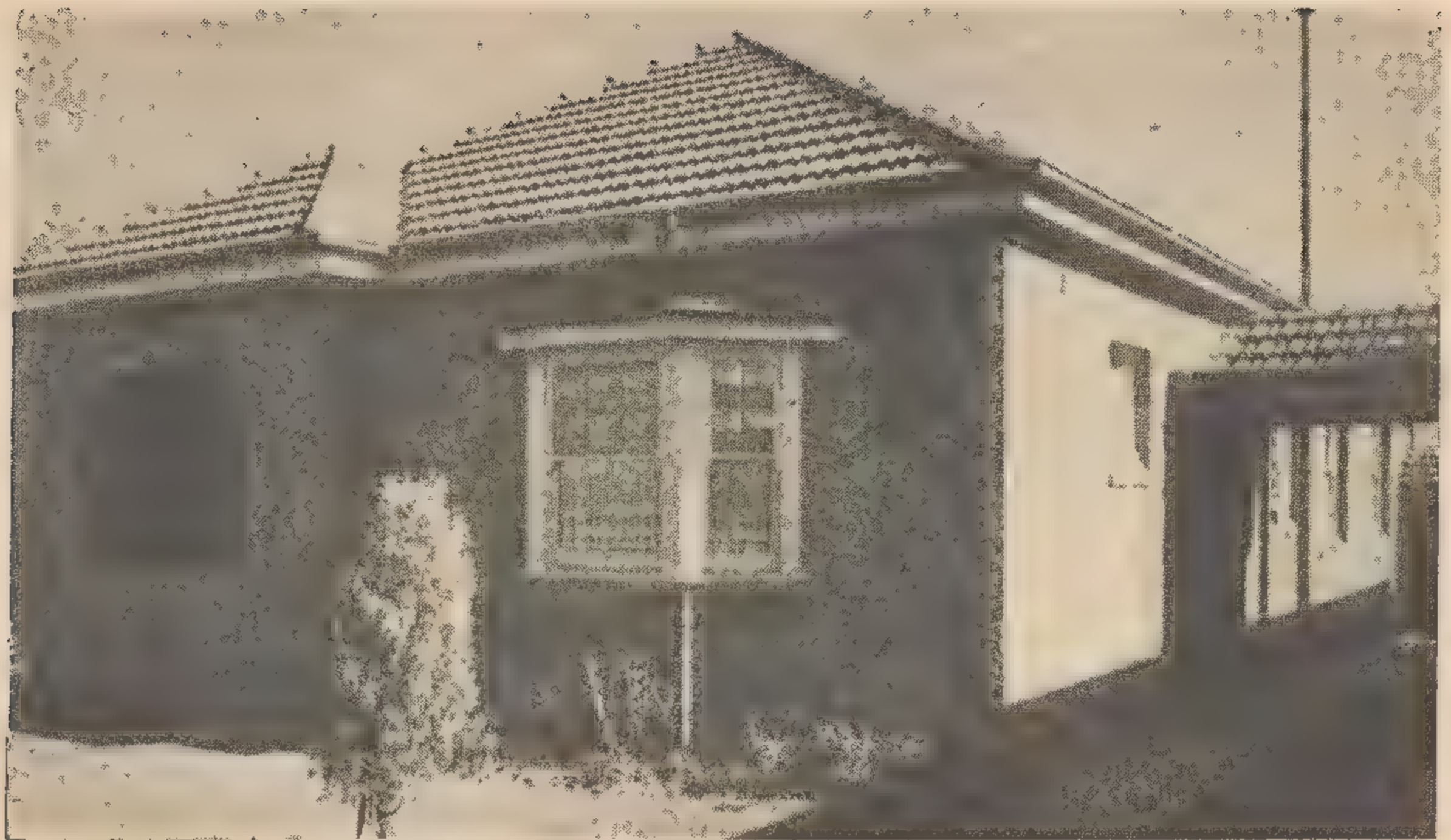
APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,300 |
| FIBRO (£100 per square) | £1,050 |
| (Excluding fences, paths, sewerage.) | |

Individual touches have been given to the planning of this home by the introduction of lines to broaden the apparent width of the front facade. Additional expressions are in the flower boxes and garden. Living rooms are grouped along one side of the house, and are all intercommunicating, so that one can move from the dining room into the lounge and out of doors on a hot evening. The kitchen adjoins the dining room for ease of service, with the bedrooms tucked away on the other side of the hall.

For detail plans and specification, use code number 41.





MORE PROTECTION FROM INCLEMENT WEATHER



Verandahs and porches often lose their usefulness, as no provision is made for the bad weather. Enclosures are necessary during many months of the year, and they are all the better when opened on the protected side of the house. Visitors also appreciate the protection of a porte cochere when they can step straight from the car to the comfort of indoors.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------|-----|
| Hall | 70 |
| Lounge | 195 |
| Kitchen | 168 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 131 |

OTHER SPACES

| | |
|---------------------------------|-------------------|
| Bathroom | 63 |
| Laundry | 39 |
| Enclosed Verandah | 84 |
| Total floor area | 919 square feet |
| Total Squarage, External | 1,050 square feet |
| Minimum Width of Building Block | 40 feet |

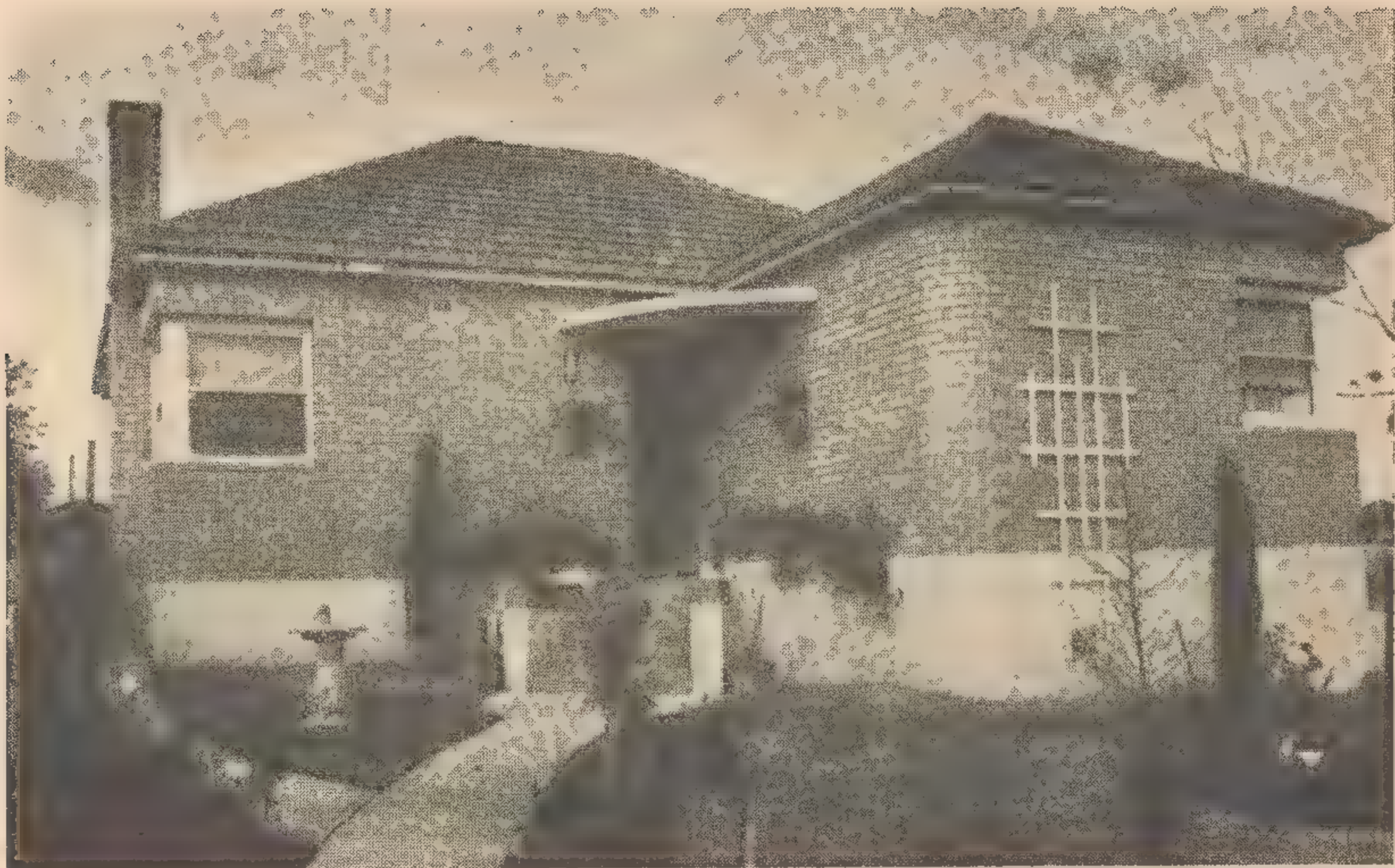
APPROXIMATE COST:

| | |
|-------------------------|--------|
| BRICK (£125 per square) | £1,300 |
| FIBRO (£100 per square) | £1,050 |

(Excluding fences, paths, sewerage.)

Maximum use has been made of the space available in bringing the floor area below 1,000 square feet. This has necessitated the elimination of the dining room, but provision has been made for meals in a suitable alcove provided in the kitchen. This will be found most useful when the housewife has to do everything for herself. Compactness has been the essence of the design, which had to include everything for living within a minimum of space without detracting from the basic comfort of the home. This has been achieved.

For detail plans and specification, use code number 40.



INDIVIDUAL TOUCHES THROUGHOUT THE HOME

It is very surprising how a few additions will change completely the atmosphere of the home. A few such suggestions are seen in the accompanying illustration.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|----|-----|
| Hall and Passage | .. | 68 |
| Lounge | | 180 |
| Dining Room | .. | 115 |
| Kitchen | | 110 |

SLEEPING

| | | |
|----------------|----|-----|
| Main Bedroom | | 144 |
| Second Bedroom | .. | 132 |

OTHER SPACES

| | | |
|----------|----|----|
| Bathroom | | 36 |
| Laundry | .. | 39 |

| | | |
|---------------------------------|----|-------------------|
| Total Floor Area | .. | 836 square feet |
| Total Squarage, External | | 1,000 square feet |
| Minimum Width of Building Block | .. | 40 feet |

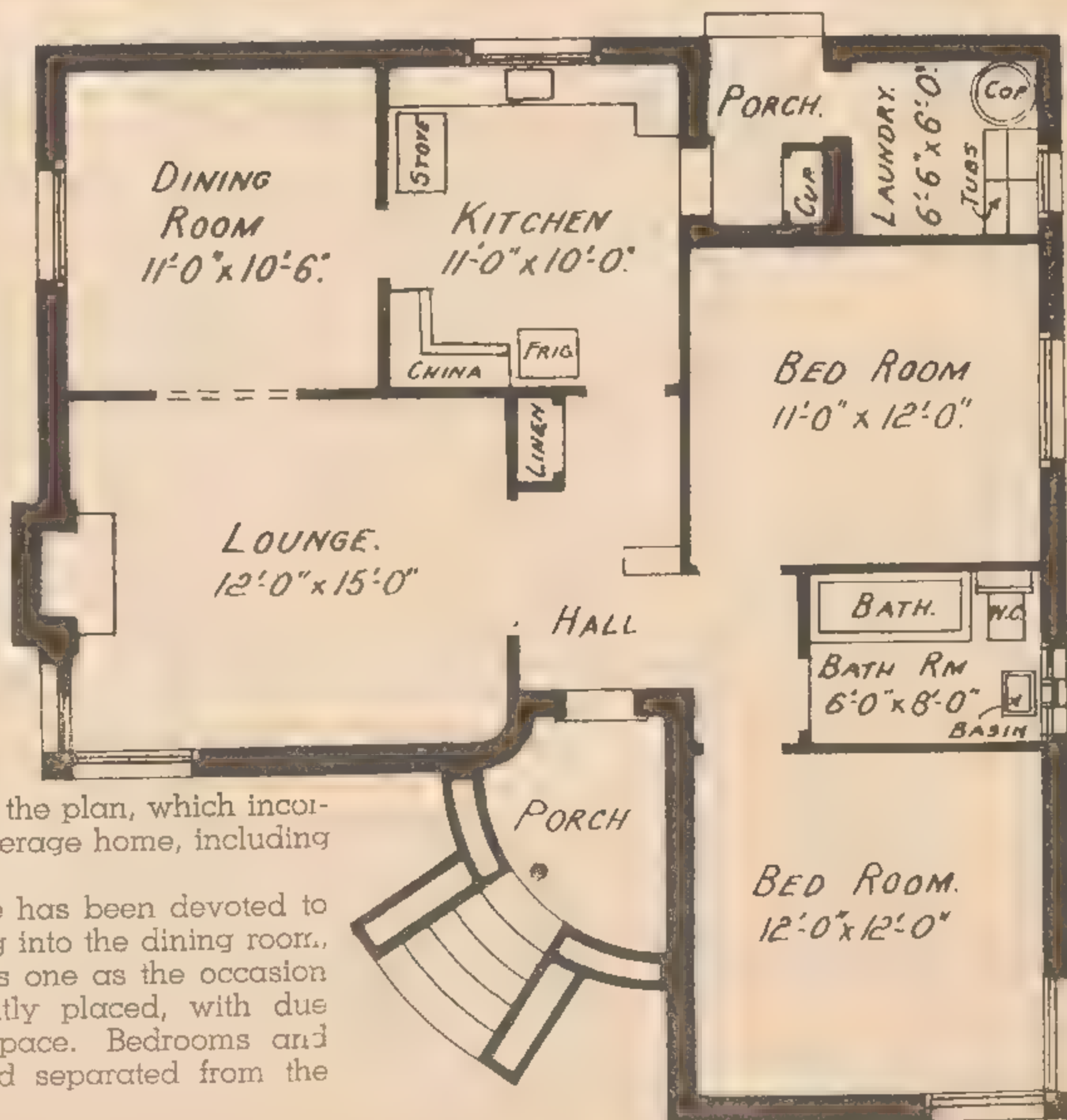
APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per sq.) | £1,250 |
| FIBRO (£100 per sq.) | £1,000 |
| (Excluding fences, paths, sewerage.) | |

Two bedrooms have been provided in the plan, which incorporates most things required in the average home, including the dimensions of the rooms.

It will be noted that the largest space has been devoted to the lounge, which has a wide opening into the dining room, so that the two rooms can be used as one as the occasion demands. The kitchen is conveniently placed, with due allowance for adequate cupboard space. Bedrooms and bathrooms are grouped together, and separated from the living rooms of the house.

For detail plans and specification, use code number 62.





THREE BEDROOMS IN A SMALL HOME

Three bedrooms are almost a necessity for any family home, but it is sometimes difficult to have them, as the building has to be brought within a specified cost. Cuts can be made in other directions, however, and the result is shown in the accompanying plan, which has three bedrooms in space normally used for two.



OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------------|-----|
| Lobby and Passage | 90 |
| Lounge | 120 |
| Dining Room | 145 |
| Kitchen | 95 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 110 |
| Third Bedroom | 90 |

OTHER SPACES

| | |
|----------------------|----|
| Bathroom | 51 |
| Laundry | 42 |
| Water Closet | 18 |

| | |
|---|-------------------|
| Total Floor Area | 929 square feet |
| Total Squarage, External | 1,040 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

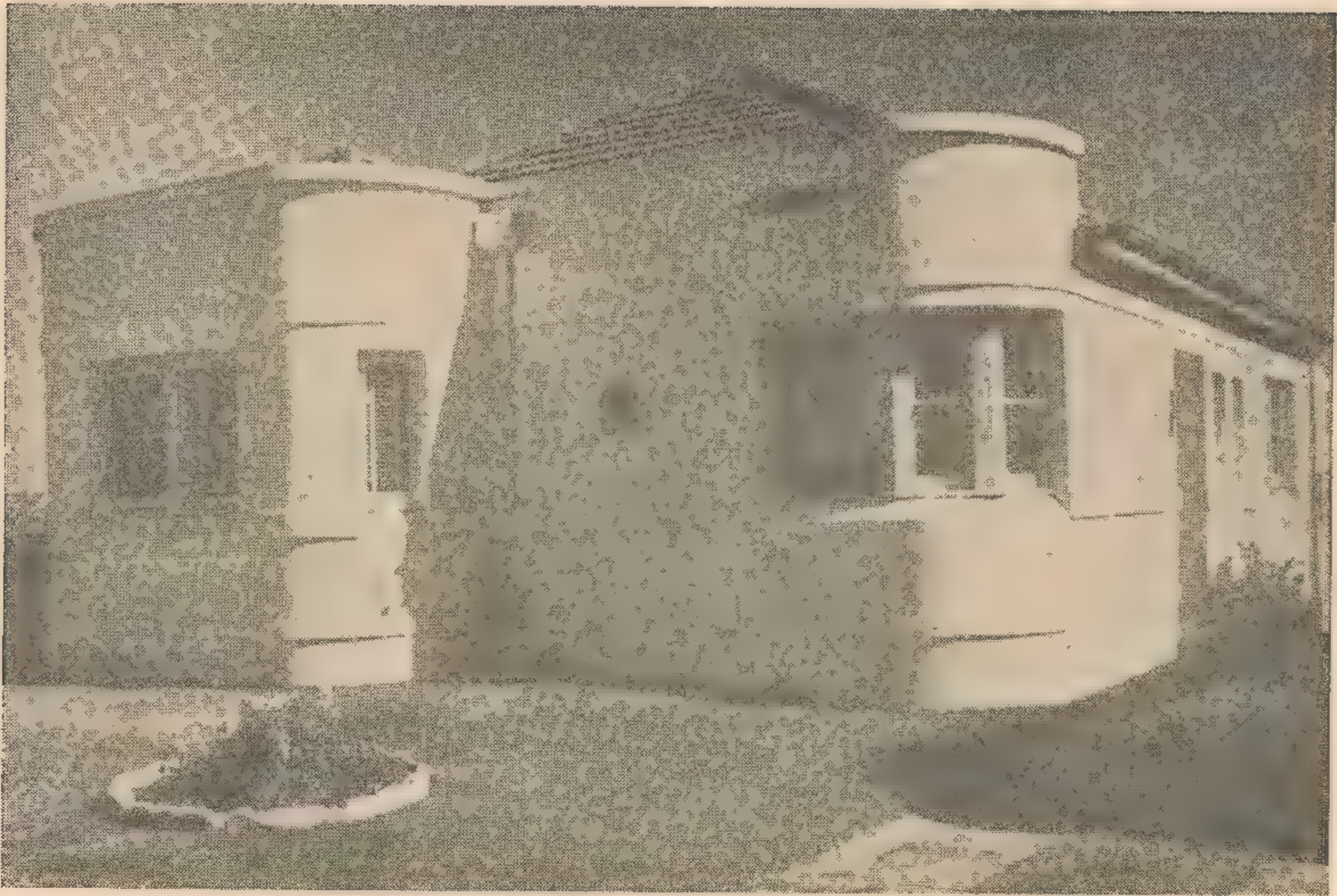
| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,300 |
| FIBRO (£100 per square) | £1,040 |
| (Excluding fences, paths, sewerage.) | |

Three bedrooms here have been effectively included in the design, because they have retained the separation from the living rooms and reasonable access to the bathroom.

Cloak cupboard in the lobby is a useful addition, as there is rarely space set aside to take rain coats or umbrellas, yet they must be placed somewhere in the home. The linen cupboard is also usefully placed for handy access to the bathroom and the bedrooms.

Living rooms call for some ingenuity in planning the furnishing and equipment in order to keep away from the idea of separate functions. But it can be done effectively. A corner can be set aside for the dining table, when a useful idea would be to have a servery direct into the kitchen. Then the balance of the space could be furnished as a living room. And there are many other ideas available.

For detail plans and specification, use code number 65.



ROUND CORNERS AND HORIZONTAL LINES

Flexibility of asbestos in planning a home is, clearly illustrated in this home, which has used the possibilities to advantage.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | |
|------------------|----|----|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | .. | .. | 53 |
| Lounge | .. | .. | .. | .. | .. | .. | 168 |
| Dining Room | .. | .. | .. | .. | .. | .. | 144 |
| Kitchen | .. | .. | .. | .. | .. | .. | 108 |

SLEEPING

| | | | | | | | |
|----------------|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | 130 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | 130 |

OTHER SPACES

| | | | | | | | |
|----------|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | 51 |
| Laundry | .. | .. | .. | .. | .. | .. | 36 |

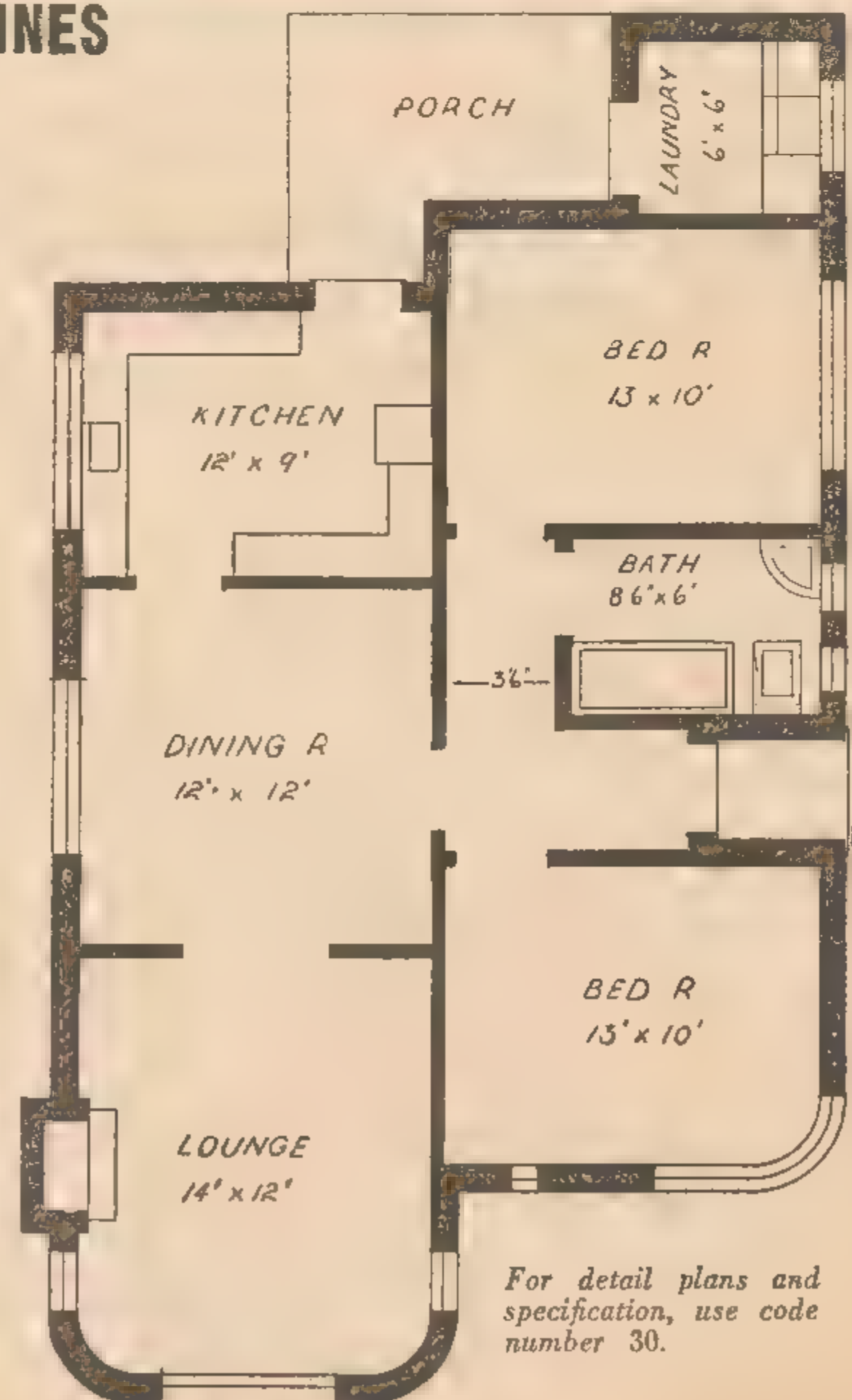
| | | | | | | | |
|---------------------------------|----|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | .. | 820 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | .. | 1,000 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | .. | 40 feet |

APPROXIMATE COST:

| | | | | | | | |
|-------------------------|----|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | .. | £1,250 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | .. | £1,000 |

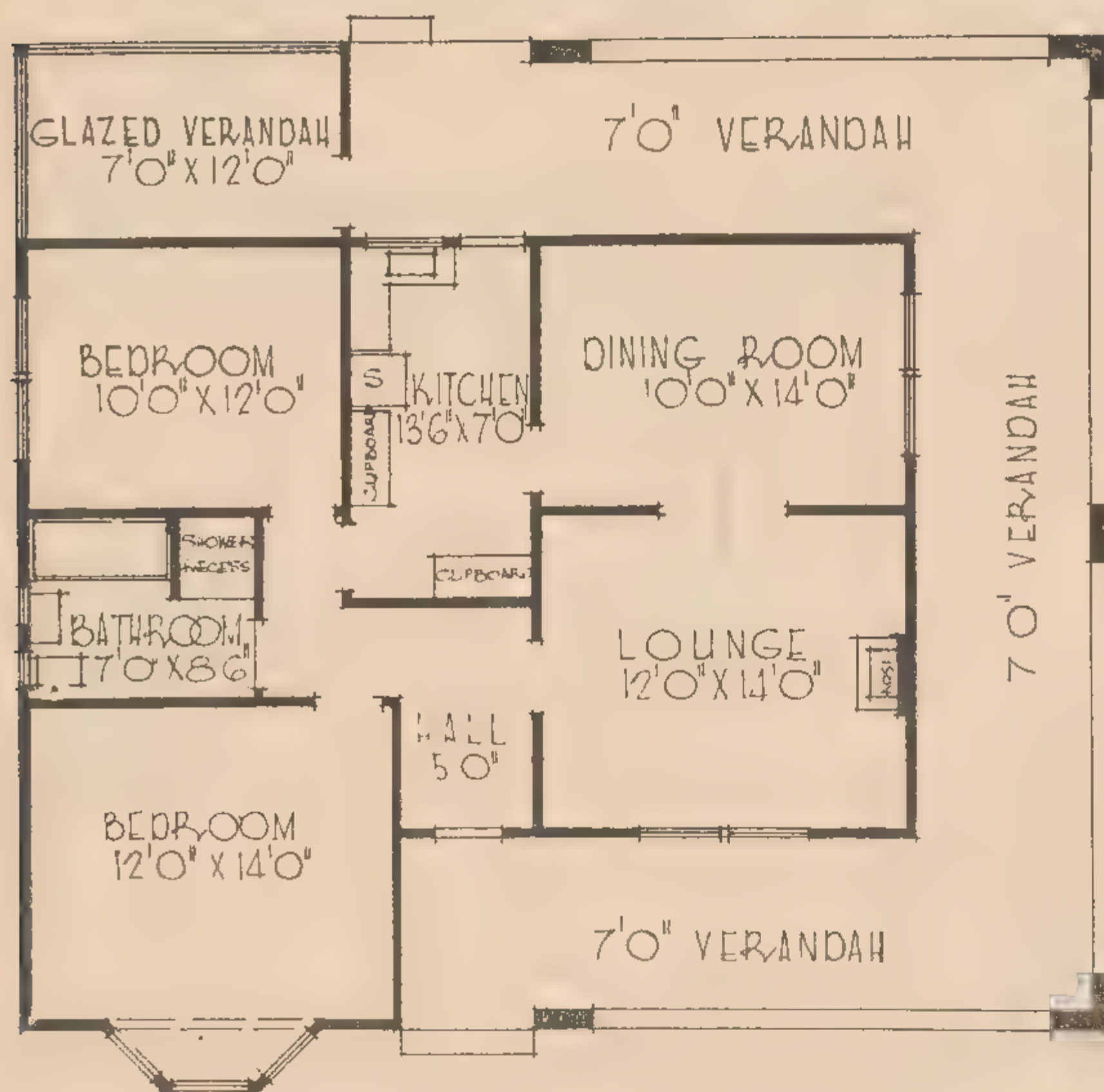
(Excluding fences, paths, sewerage.)

Here is an interesting solution to home planning, in that the living rooms have been placed along one side of the house, with the sleeping quarters on the other. The side entrance makes this possible, and provides an effective variation from the usual front door. Rounded corners are a departure, and combine to good purpose with the horizontal lines introduced into the facade. Dining room-living room could be divided by dwarf walls to increase the apparent size, and at the same time improve appearance, as one would enter from the hall directly into a living room in which everything harmonised. It would be much better than separation, and an entrance to the lounge through the dining room.





SPACIOUSNESS IS SUGGESTED



Wide verandah space is something which appears typical of the country, because that area gives such opportunities for living out of doors under comfortable conditions. Admittedly cost is increased, but the advantages are many, especially in the country districts where life in the open is appreciated to a much greater extent.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall and Passage .. | 54 |
| Lounge | 168 |
| Dining Room | 140 |
| Kitchen | 94 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 120 |

OTHER SPACES

| | |
|----------------|----|
| Bathroom | 60 |
|----------------|----|

| | |
|---------------------------------|---------|
| | Sq. ft. |
| Total Floor Area | 804 |
| Total Squarage, External | 1,040 |
| Minimum Width of Building Block | 50 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,300 |
| FIBRO (£100 per sq.) | £1,040 |

(Excluding fences, paths, sewerage.)

Good accommodation is planned for the home, which comprises two bedrooms, but no doubt the verandahs would also be used for sleeping out during the warmer weather.

Lounge and dining room opening into each other would add to the spaciousness, and the kitchen is in a very handy position. Passage ways are reduced to a minimum, but there is good communication throughout, with the whole eminently suited to living in Australia.

For detail plans and specification, use code number 68.



COMPACTNESS FOR CONVENIENCE AND ECONOMY

Three bedrooms are necessary for the family house, and an interesting solution is given on this page, where the whole has been fitted into an external squarage of 1,000 square feet.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|------------------|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | 94 |
| Lounge | .. | .. | .. | .. | 168 |
| Dining Room | .. | .. | .. | .. | 80 |
| Kitchen | .. | .. | .. | .. | 88 |

SLEEPING

| | | | | | |
|----------------|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | 104 |
| Third Bedroom | .. | .. | .. | .. | 104 |

OTHER SPACES

| | | | | | |
|--------------|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | 39 |
| Laundry | .. | .. | .. | .. | 33 |
| Water Closet | .. | .. | .. | .. | 15 |

| | | | | | |
|---------------------------------|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | 983 square feet |
| Total Squarage, External | .. | .. | .. | .. | 1,000 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | 50 feet |

APPROXIMATE COST:

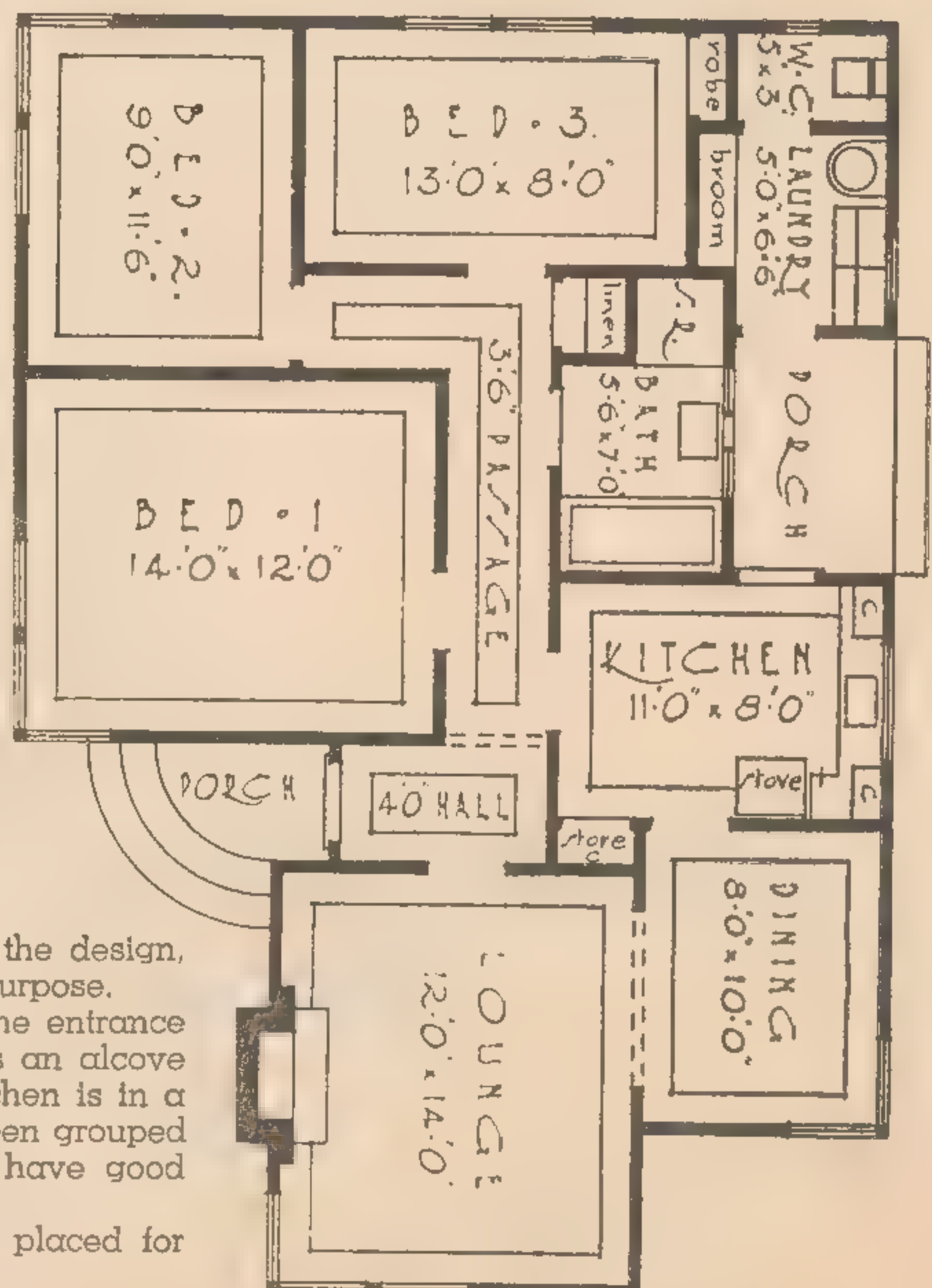
| | | | | | |
|-------------------------|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | £1,250 |
| FIBRO (£100 per square) | .. | .. | .. | .. | £893 |

(Excluding fences, paths, sewerage.)

There are many interesting points to be noted in the design, which has exploited planning in width to good purpose. Living rooms are neatly grouped on one side of the entrance hall, and the manner of using the dining room as an alcove off the lounge is one to be recommended. The kitchen is in a handy position for all purposes. Bedrooms have been grouped on the other section of the house, and all three have good access to the bathroom.

Cupboard space has been included, and is well placed for the respective uses.

For detail plans and specification, use code number 69.



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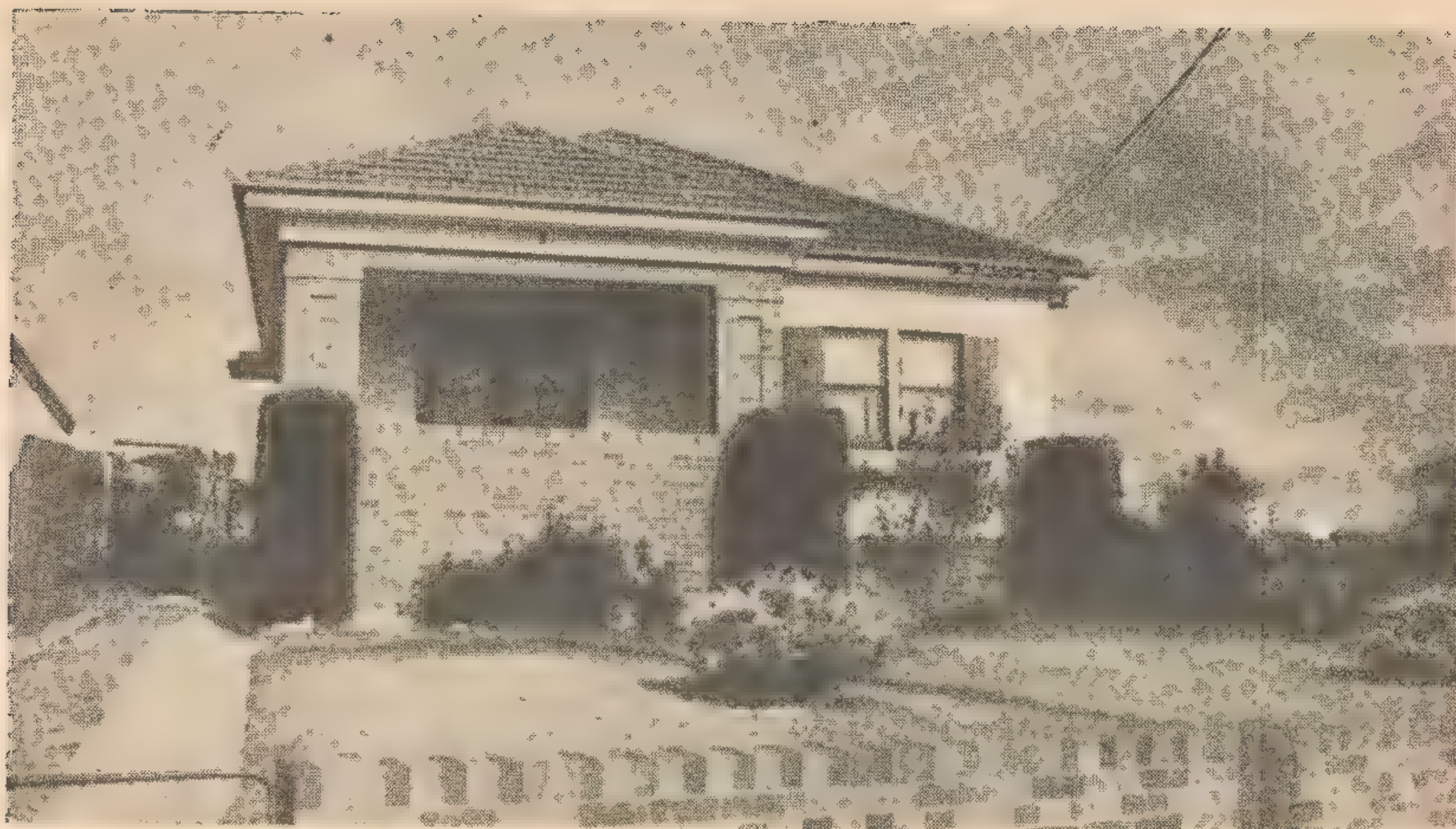
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AMPLE ACCOMMODATION AT LOW COST



Sloping ground is apt to increase the cost of a home, and that has been the case in this instance, but the advantages to be obtained in better drainage and a view of the landscape are well worth the additional cost.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | |
|------------------|----|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | .. | 70 |
| Lounge | .. | .. | .. | .. | .. | 168 |
| Dining Room | .. | .. | .. | .. | .. | 132 |
| Cooking Recess | .. | .. | .. | .. | .. | 66 |

SLEEPING

| | | | | | | |
|----------------|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | 156 |
| Second Bedroom | .. | .. | .. | .. | .. | 143 |

OTHER SPACES

| | | | | | | |
|----------|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | 55 |
| Laundry | .. | .. | .. | .. | .. | 34 |

| | | | | | | |
|---------------------------------|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | 824 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | 1,000 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | 30 feet |

APPROXIMATE COST:

| | | | | | | |
|-------------------------|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | £1,250 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | £1,000 |

(Excluding fences, paths, sewerage.)

Two bedrooms have been provided in this ground plan, which includes an open verandah adjacent to the lounge for the hours of relaxation. A cooking recess has been designed instead of the normal kitchen, in order to reduce the total squarage, but the same basic conveniences are there.

Cost has been brought within reasonable limits by having no waste space in the plan, which has cut down hallways to a minimum without detracting from the essential communication from one room to another. Plumbing facilities have been simplified, and the roof line is such that cost covers only the essentials in providing protection.

For detail plans and specification, use code number 48.



MINIMUM HOUSE

Reducing the three-bedroom home to its minimum essentials is an extremely difficult task, especially when cost must be just as stringently cut. But it has been done quite effectively in this ground plan, which has cut to bare essentials and yet given reasonable comfort in the structure.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|------------------|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | 60 |
| Living Room | .. | .. | .. | .. | 169 |
| Kitchen | .. | .. | .. | .. | 110 |
| Sun Verandah | .. | .. | .. | .. | 64 |

SLEEPING

| | | | | | |
|----------------|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | 143 |
| Second Bedroom | .. | .. | .. | .. | 121 |
| Third Bedroom | .. | .. | .. | .. | 108 |

OTHER SPACES

| | | | | | |
|----------|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | 44 |
| Laundry | .. | .. | .. | .. | 35 |

| | | | | | |
|---------------------------------|----|----|----|----|-----------------|
| Total Floor Area | .. | .. | .. | .. | 854 square feet |
| Total Squarage, External | .. | .. | .. | .. | 975 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | 30 feet |

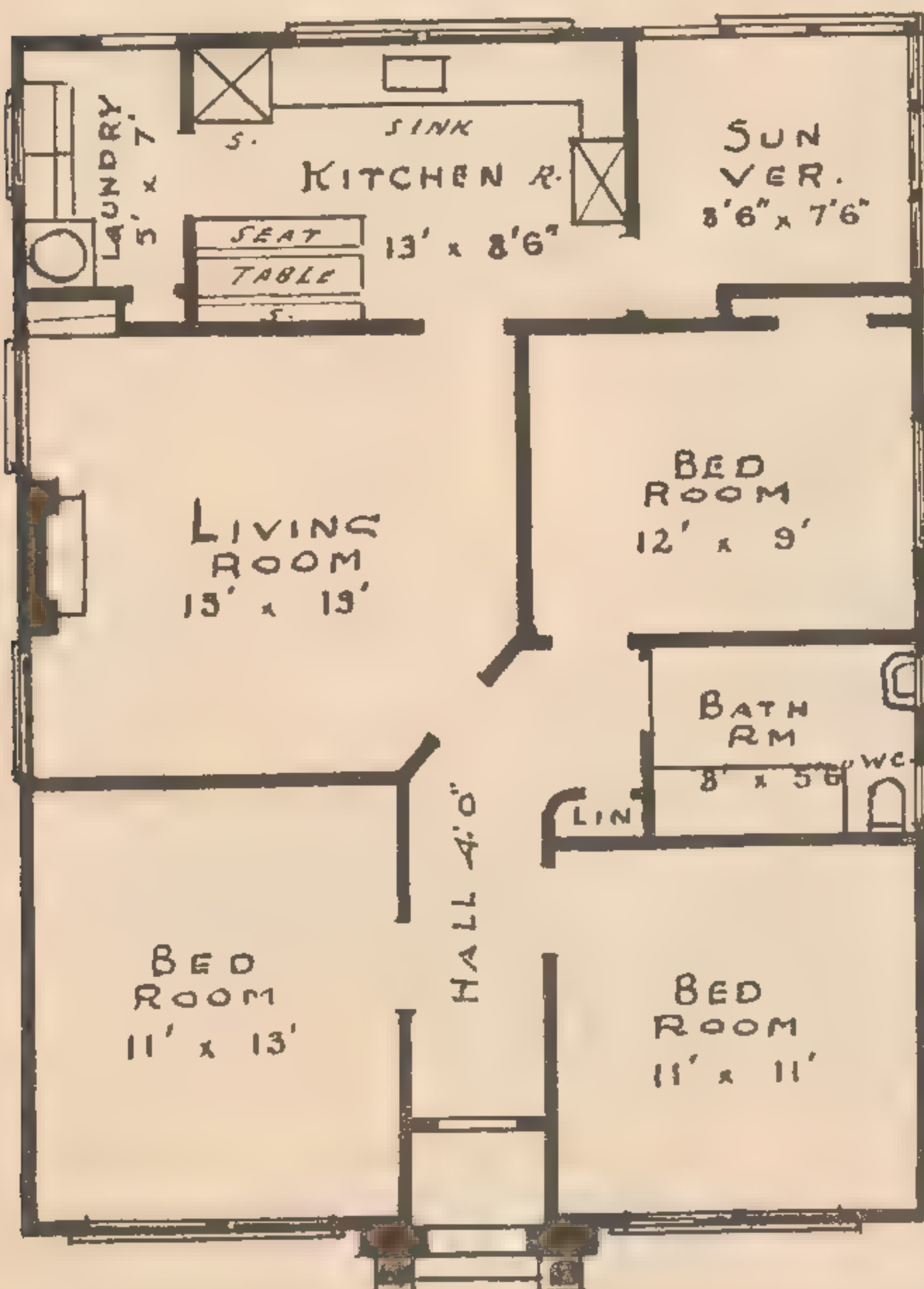
APPROXIMATE COST:

| | | | | |
|-------------------------|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | £1,218 |
| FIBRO (£100 per square) | .. | .. | .. | £975 |

(Excluding fences, paths, sewerage.)

Living space is interesting in the arrangement of the living room, kitchen and breakfast nook for meals, with a sun verandah opening off. This would provide the essentials of living in a convenient manner. Bedrooms are of reasonable dimensions.

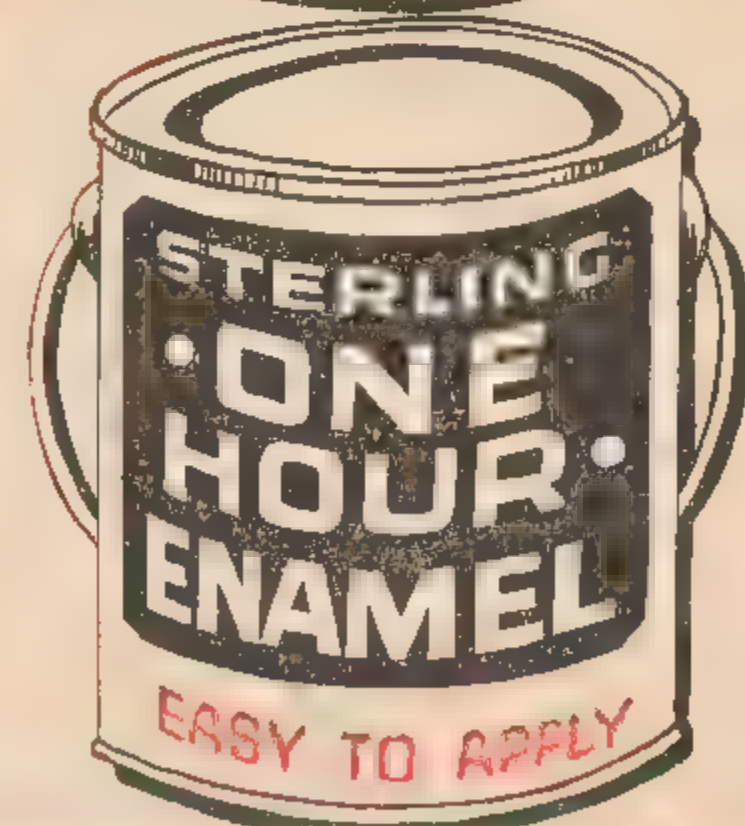
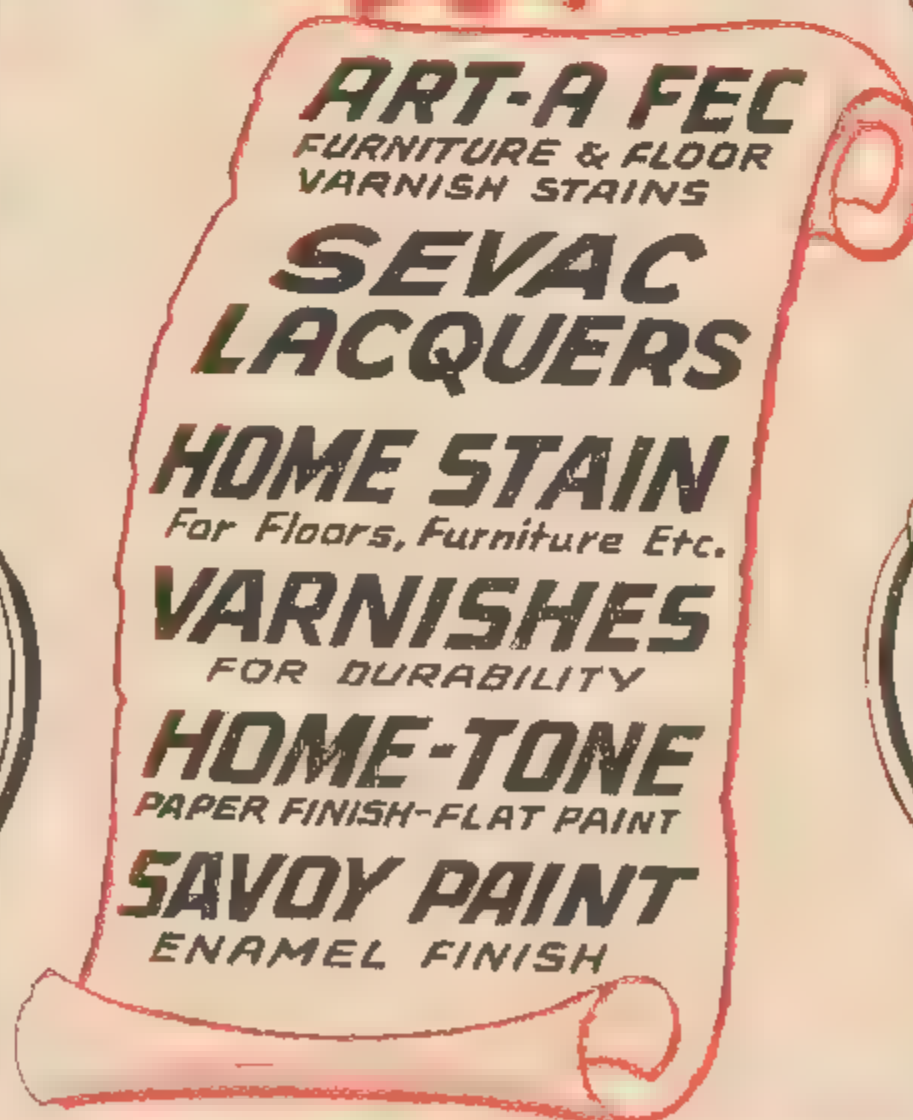
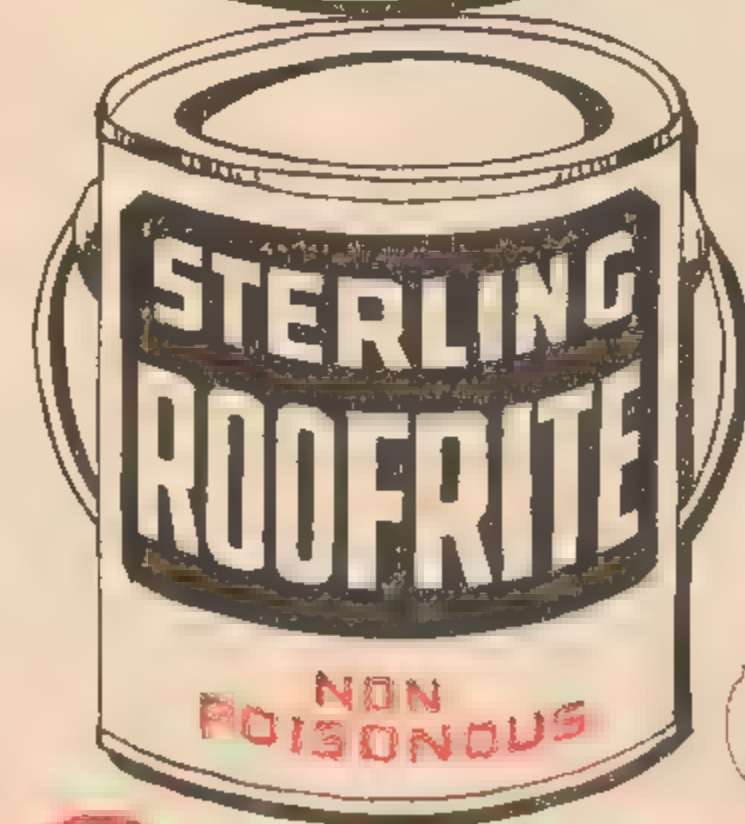
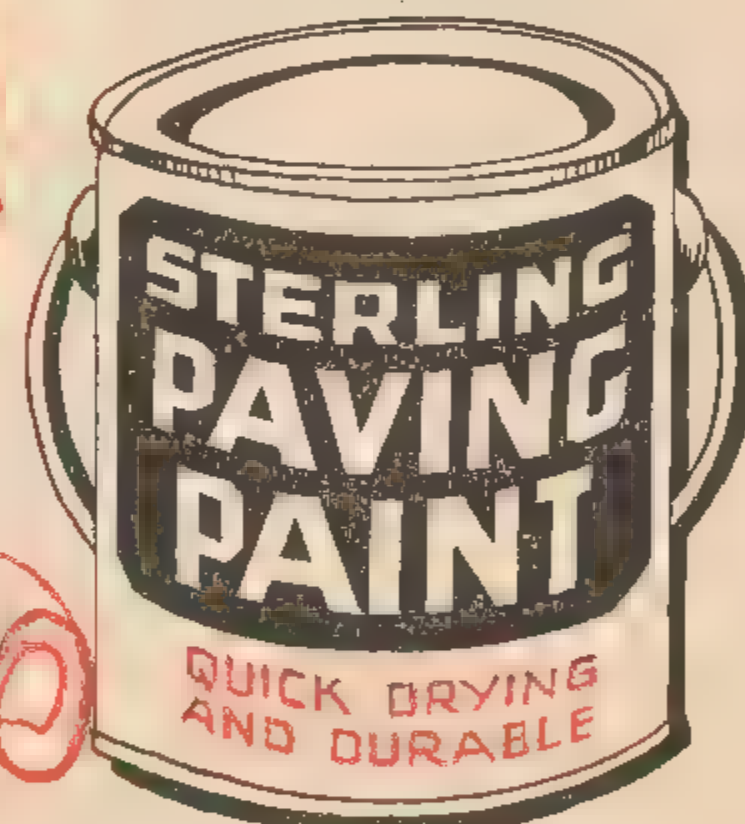
For detail plans and specification, use code number 57



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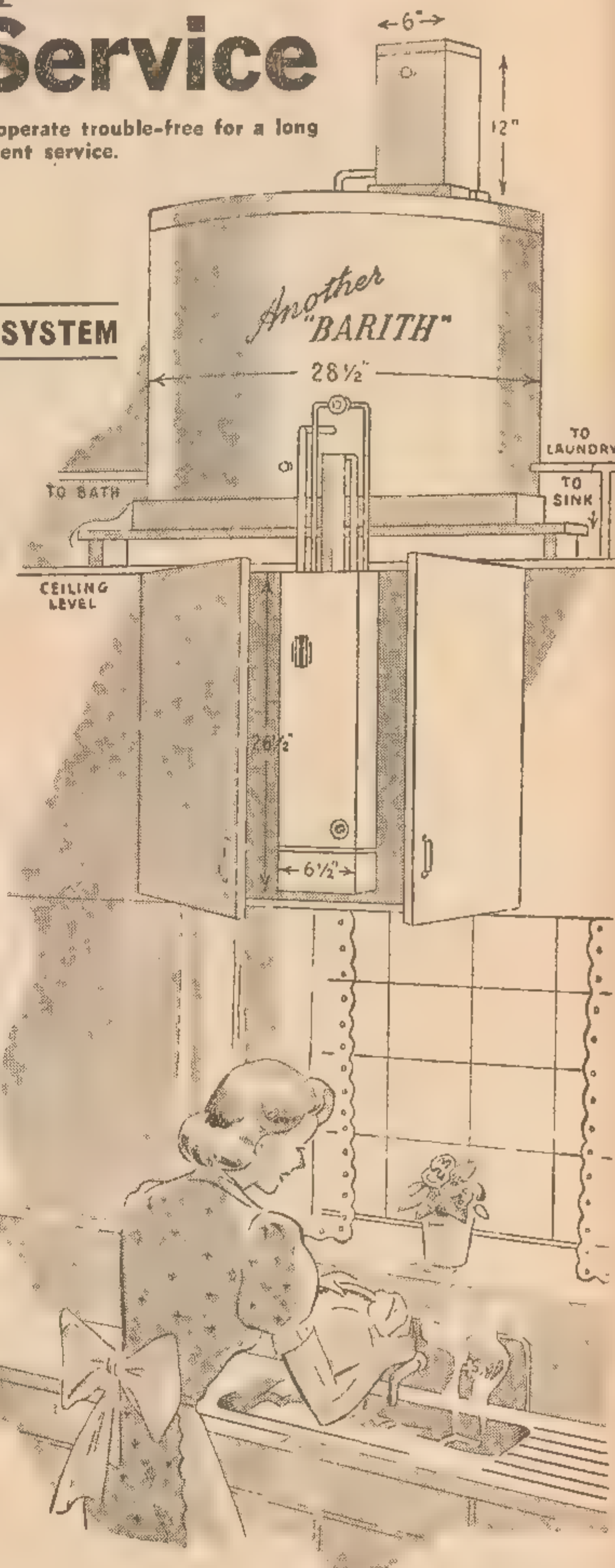
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| | | | |
|--------|-------|---|-------|
| BRICK | £1300 | — | £1400 |
| FIBRO | £1050 | — | £1180 |
| TIMBER | £1300 | — | £1400 |

WARNING

In presenting the figures of approximate cost in this section at £125 per square for brick, and £100 per square for asbestos-cement (commonly called "fibro") and timber readers are warned that the fixed amounts have been adopted for convenience in presentation only. These figures will vary in various localities; in different cities and from one State of the Commonwealth to another. Built-in features of the home, and difficulties of building lots, too, will vary the quoted price per square.

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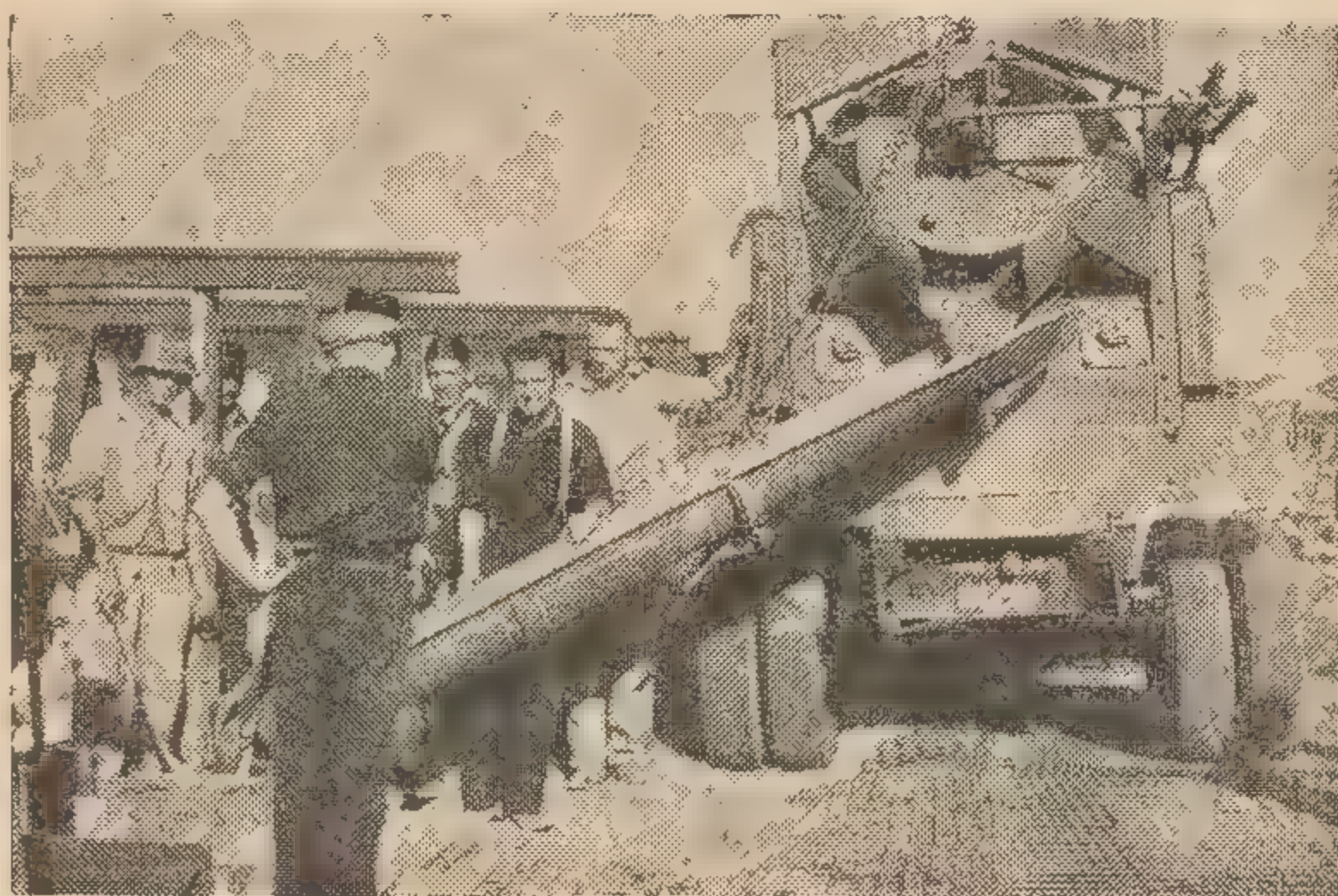
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PICTURESQUE SUBURBAN COTTAGE

Good appearance will always develop from simplicity in design and construction, as seen in the home depicted on this page. Balanced proportion has been given the front elevation, which has combined effectively in producing an attractive home.

OUTLINE OF PLAN

LIVING SPACE

| | |
|--------------------------|-----|
| Hall and Passage | 80 |
| Lounge | 192 |
| Sun Room | 84 |
| Dining Room | 100 |
| Cooking Recess | 60 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 120 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 60 |
| Laundry | 42 |

| | |
|------------------------------------|-------------------|
| Total Floor Area | 906 square feet |
| Total Squarage, External | 1,050 square feet |
| Minimum Width of Building Block .. | 40 feet |

APPROXIMATE COST:

BRICK (£125 per square) £1,312

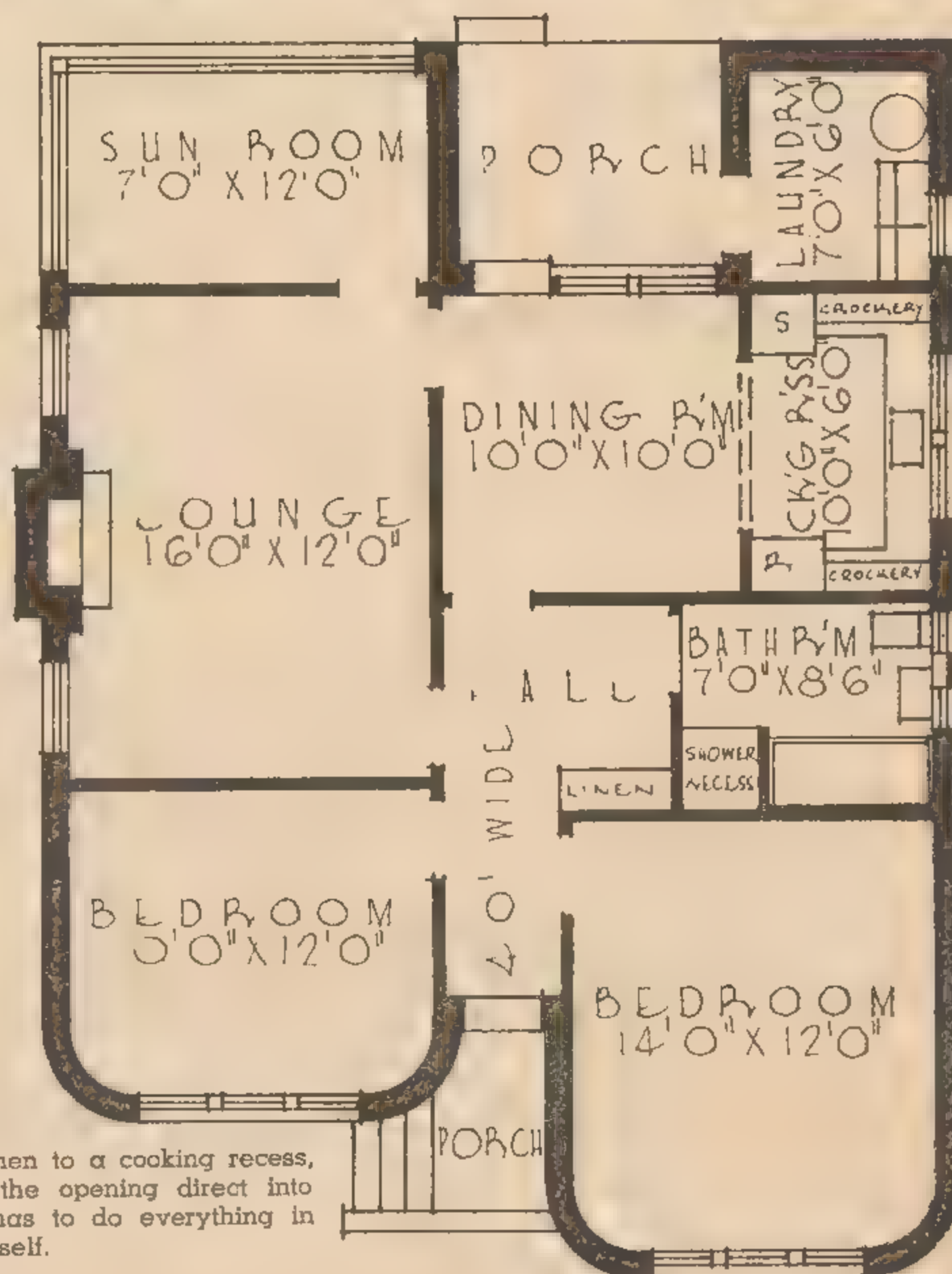
FIBRO (£100 per square) £1,050

(Excluding fences, paths, sewerage.)

Two bedrooms have been provided in this plan, and both have been placed to the front of the house, with the living rooms towards the back, where the garden would provide the outdoor living room off the porch.

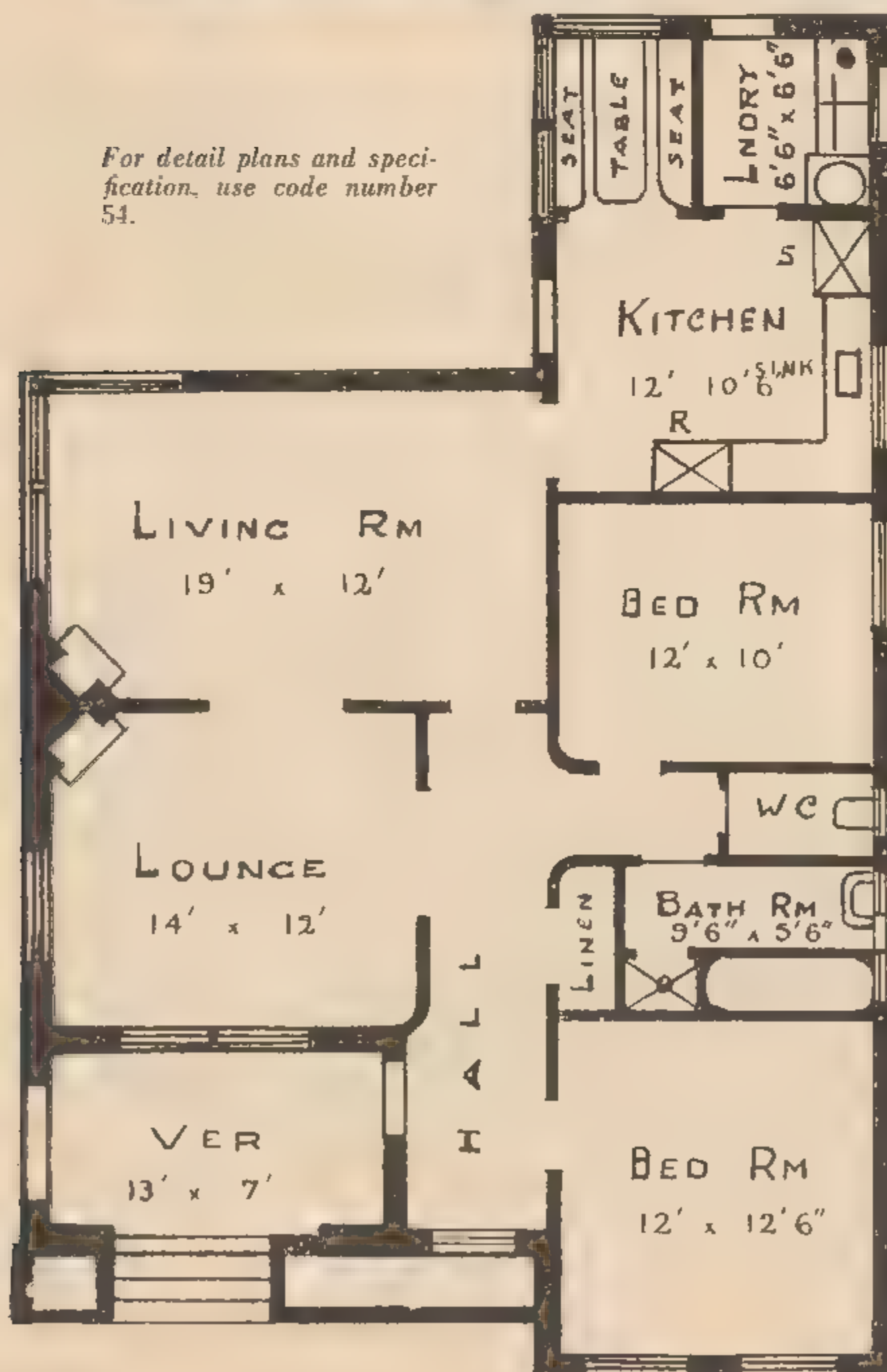
Savings have been made by restricting the size of the kitchen to a cooking recess, which provides every comfort in spite of its size, while the opening direct into the dining room is a great boon to the housewife, who has to do everything in connection with the preparation and serving of meals herself.

For detail plans and specification, use code number 45.





For detail plans and specification, use code number 54.



MEDITERRANEAN

Adaptation of the types of homes built in countries around the Mediterranean is something that could be done more often in this country. The styles have been developed over the years in a climate which is very similar to our own, so that the buildings have incorporated many features suitable to Australian requirements.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | |
|-------------|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | 90 |
| Lounge | .. | .. | .. | .. | .. | 168 |
| Living Room | .. | .. | .. | .. | .. | 228 |
| Kitchen | .. | .. | .. | .. | .. | 126 |

SLEEPING

| | | | | | | |
|----------------|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | 150 |
| Second Bedroom | .. | .. | .. | .. | .. | 120 |

OTHER SPACES

| | | | | | | |
|----------|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | 52 |
| Laundry | .. | .. | .. | .. | .. | 36 |

| | | | | | | |
|---------------------------------|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | 970 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | 1,100 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | 40 feet |

APPROXIMATE COST:

| | | | | |
|--------------------------------------|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | £1,375 |
| FIBRO (£100 per square) | .. | .. | .. | £1,100 |
| (Excluding fences, paths, sewerage.) | | | | |

In this plan a large amount of space has been devoted to the living room, which is a general purpose room as well as a dining room. It has its own fireplace, so that the home has two occasional rooms that will be found very useful in family life.

Method of including a breakfast recess is interesting and useful.



THE QUALITY OF INDIVIDUALITY

Small homes are no longer mass-produced, for the new planning has brought with it tremendous scope for expressing that individuality in the home. Something different is awaiting the person with ideas which can find expression in bricks and mortar. More opportunity is there to-day than ever before with means of building not common even twenty years ago.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------------|-----|
| Lobby and Passage | 80 |
| Lounge | 214 |
| Sun Room | 80 |
| Dining Room | 95 |
| Kitchen | 70 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 127 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 54 |
| Laundry | 66 |

Total Floor Area 954 square feet

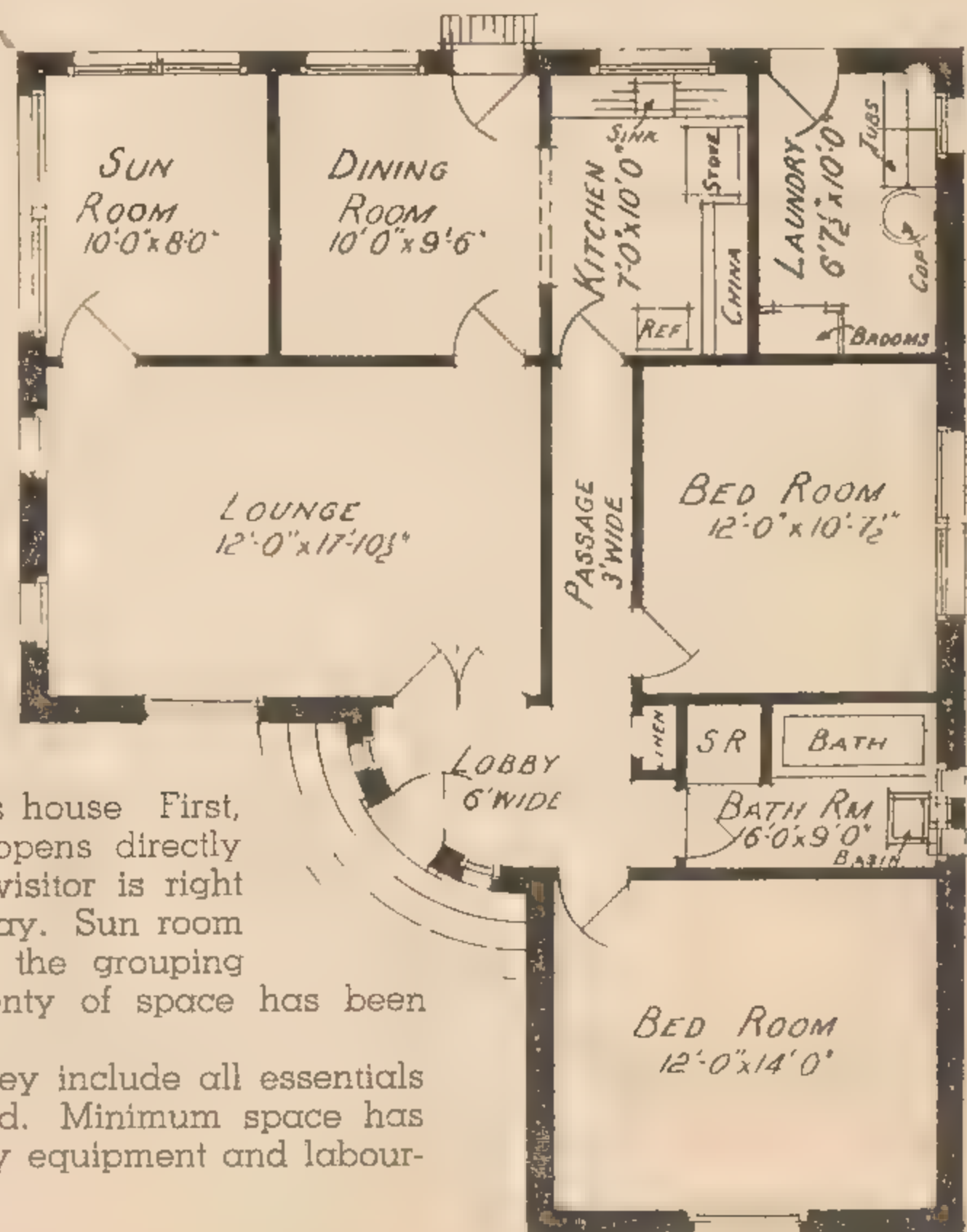
Total Squarage, External 1,100 square feet

Minimum Width of Building Block 35 feet

APPROXIMATE COST:

| | |
|---------------------------------|--------|
| BRICK (£125 per square) | £1,375 |
| FIBRO (£100 per square) | £1,100 |

(Excluding fences, paths, sewerage.)



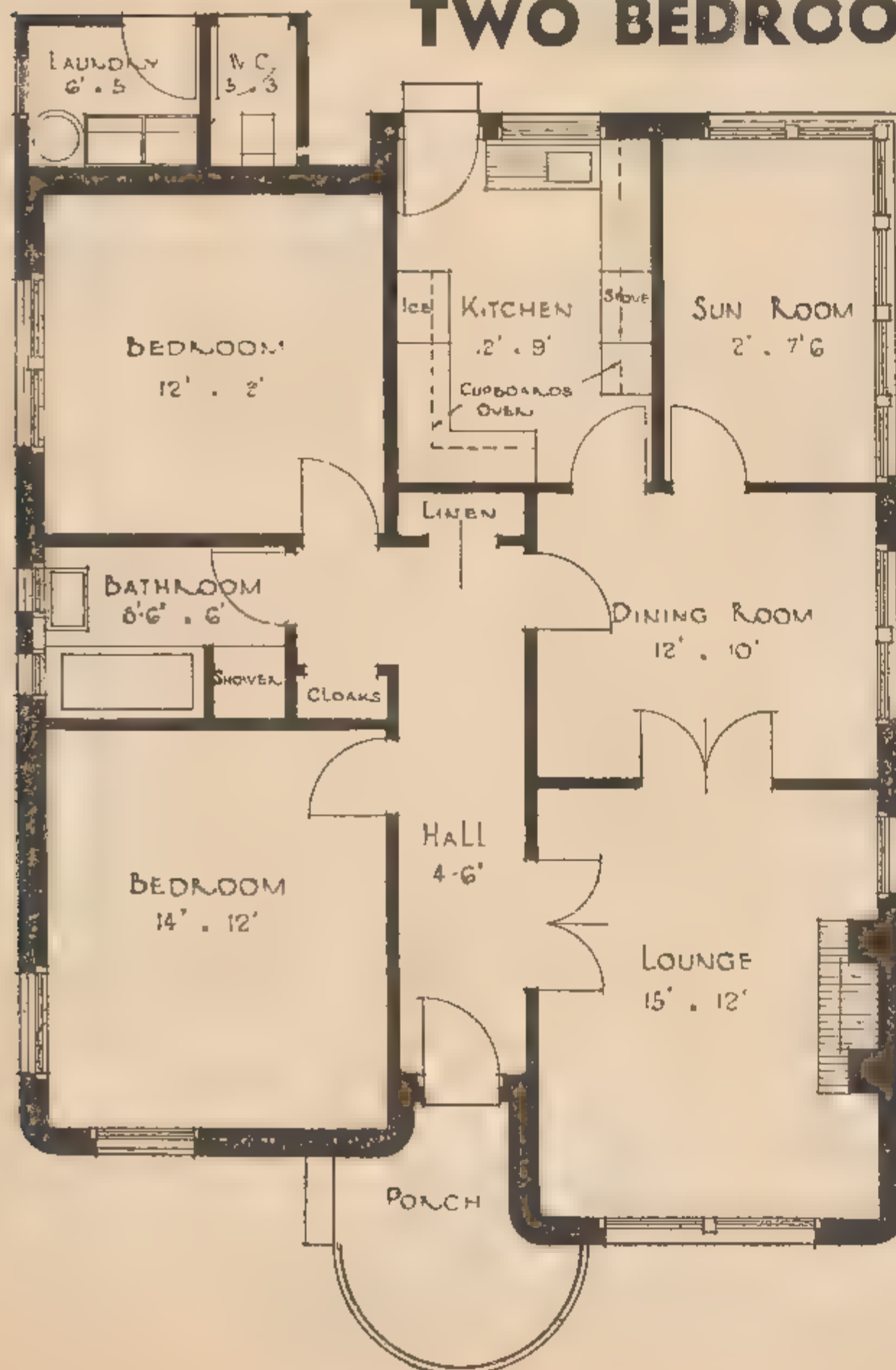
Many ideas are provided in the ground plan for this house. First, the entrance lobby is wide and welcoming. This opens directly into the lounge through double doors, so that the visitor is right in the home once he has entered through the doorway. Sun room and dining room are both handy, and altogether the grouping would lend itself to entertaining one's friends. Plenty of space has been provided for the purpose.

Kitchen and laundry are neatly tucked away, but they include all essentials for coping with the routine matters of the household. Minimum space has been allowed, but there is space for all the necessary equipment and labour-saving devices.

For detail plans and specification, use code number 49.



TWO BEDROOMS OR MORE



Planned to meet immediate requirements and at the same time provide for the addition of another bedroom by converting the sun room as the demand for space expands.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Lounge | 180 |
| Dining Room | 120 |
| Kitchen | 108 |
| Sun Room | 90 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 144 |

OTHER SPACES

| | |
|--------------------------|----|
| Bathroom | 51 |
| Hall and Passage | 97 |
| Porch | 56 |
| Laundry | 30 |
| Water Closet | 15 |

| | |
|---|-------------------|
| Total Floor Area | 1,003 square feet |
| Total Squarage, External | 1,140 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,375 |
| FIBRO (£100 per square) | £1,100 |
| (Excluding fences, paths, sewerage.) | |

Extra space is devoted to living rooms in order to provide for expansion or a change in use, yet all aspects of living have been covered by the convenient grouping of rooms.

For detail plans and specification, use code number 5.



PLANNED FOR SMALL FAMILY

Scope for variety in planning the two-bedroom house is clearly illustrated in this plan, which has introduced many interesting features not only in the arrangement of the rooms, but in the appearance of the house.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------------|-----|
| Hall and Passage | 85 |
| Living Room | 221 |
| Sun Verandah | 127 |
| Kitchen | 117 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 154 |
| Second Bedroom | 150 |

OTHER SPACES

| | |
|----------------|----|
| Bathroom | 48 |
| Laundry | 45 |

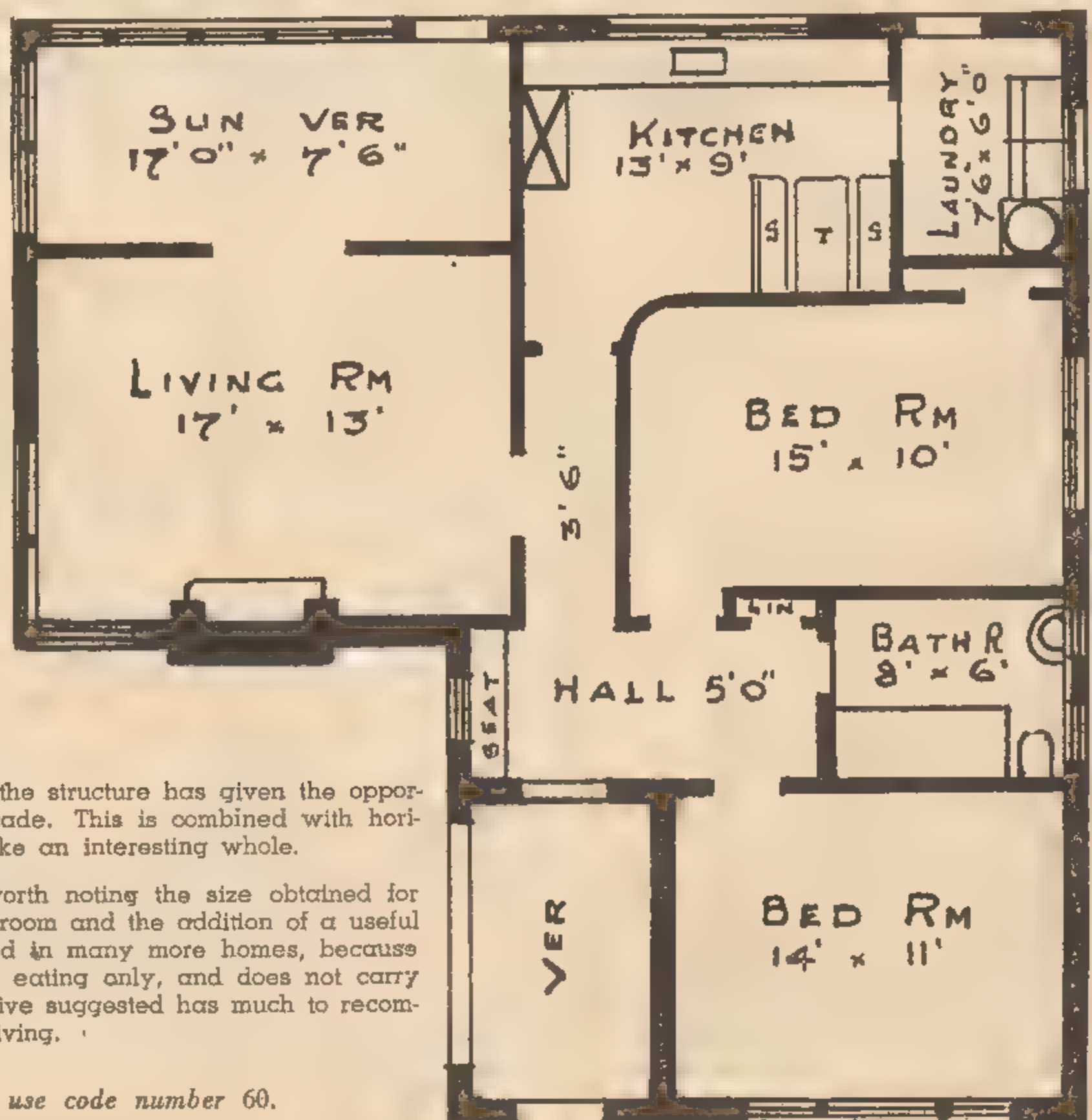
| | |
|---------------------------------------|-------------------|
| Total Floor Area | 947 square feet |
| Total Squarage, External | 1,080 square feet |
| Minimum Width of Building Block | 45 feet |

APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per sq.) .. | £1,350 |
| FIBRO (£100 per sq.) .. | £1,080 |
| (Excluding fences, paths, sewerage.) | |

Projecting the bedroom from the main part of the structure has given the opportunity for introducing variety into the front facade. This is combined with horizontal lines for an appearance of width to make an interesting whole.

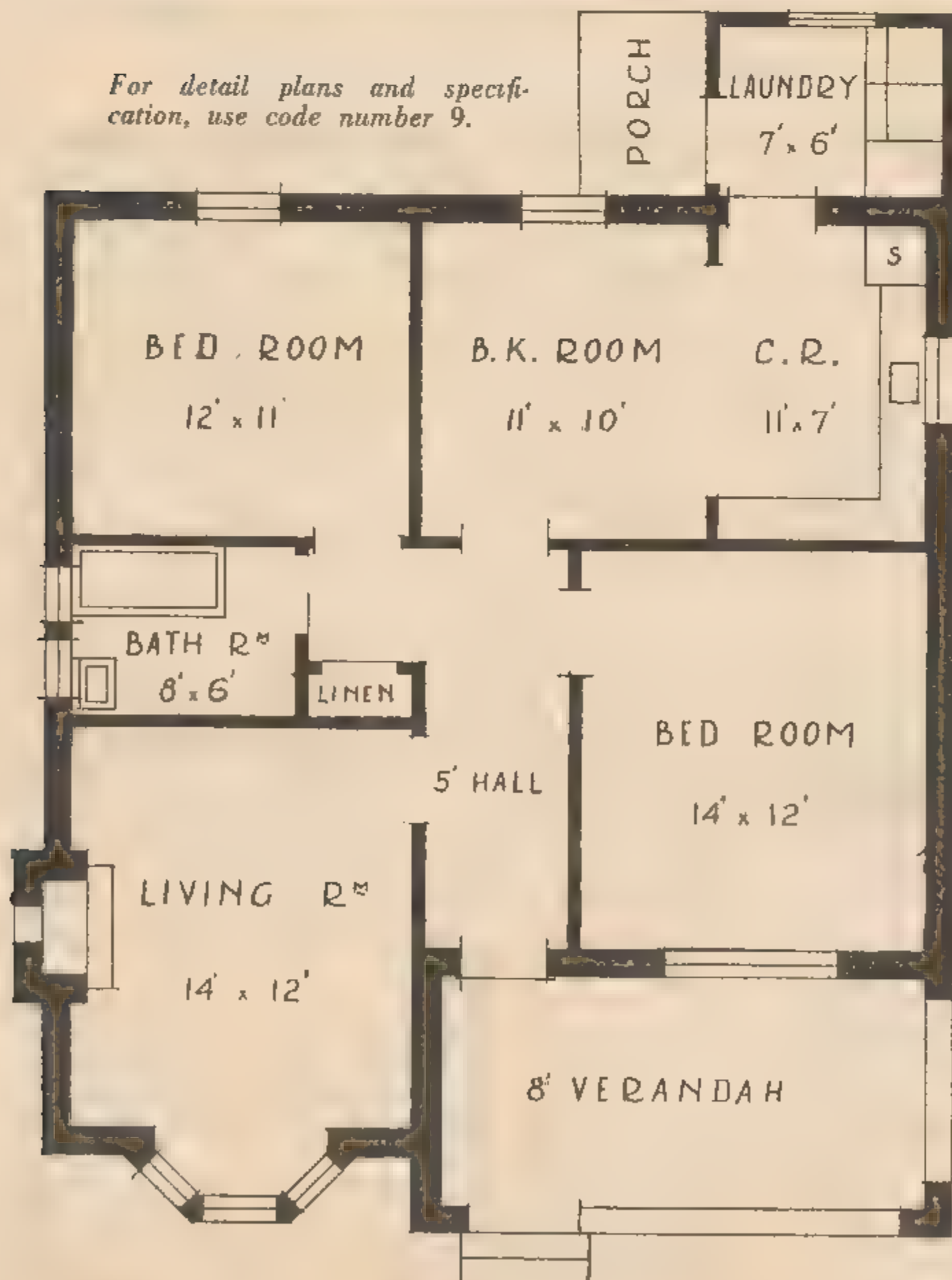
Grouping of rooms is convenient, and it is worth noting the size obtained for the living room by the elimination of a dining room and the addition of a useful sun verandah. This is something to be adopted in many more homes, because the dining room is apt to become a place for eating only, and does not carry its weight in the space allocation. The alternative suggested has much to recommend it in conforming with the demands of living.



For detail plans and specification, use code number 60.



For detail plans and specification, use code number 9.



FOR TWO OR MORE

Small homes for newly married couples do not require more than two bedrooms, and few can afford the non-essentials. Everything has to be reduced to the minimum, and yet provide all the necessary adjuncts to the home. That has been achieved in this plan.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | |
|------------------|----|----|----|----|----|-----|
| Verandah | .. | .. | .. | .. | .. | 160 |
| Living Room | .. | .. | .. | .. | .. | 168 |
| Breakfast Room | .. | .. | .. | .. | .. | 110 |
| Cooking Recess | .. | .. | .. | .. | .. | 77 |
| Hall and Passage | .. | .. | .. | .. | .. | 86 |

SLEEPING

| | | | | | | |
|----------------|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | .. | 132 |

OTHER SPACES

| | | | | | | |
|----------|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | 48 |
| Laundry | .. | .. | .. | .. | .. | 42 |

| | | | | | | |
|---------------------------------|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | 990 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | 1,100 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | 40 feet |

APPROXIMATE COST:

| | | | | | |
|-------------------------|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | £1,375 |
| FIBRO (£100 per square) | .. | .. | .. | .. | £1,100 |

(Excluding fences, paths, sewerage.)

In this plan has been achieved something of what the average young couple wants in their first home, while the arrangement of rooms gets away from the stereotyped. Most wish to have their main room in the front of the house overlooking the front garden, with the main bedroom having a similar view to give the freshness of the garden to the early morning. Then space for meals must be reduced to the minimum, while retaining comfort and convenience in the preparation and serving of the meal by the housewife. This arrangement meets all the demands.



ABOVE THE ROAD HIGH ON A HILL

Sometimes a view opens from the back of a site when the planning should take advantage of it by arranging the living room windows to command the landscape. This has been done in the plan, which is a happy solution to an awkward site.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | | | |
|------------------|----|----|----|----|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | .. | .. | .. | .. | 61 |
| Lounge | .. | .. | .. | .. | .. | .. | .. | .. | 192 |
| Dining Room | .. | .. | .. | .. | .. | .. | .. | .. | 120 |
| Kitchen | .. | .. | .. | .. | .. | .. | .. | .. | 96 |

SLEEPING

| | | | | | | | | | |
|----------------|----|----|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 168 |
| Sun Room | .. | .. | .. | .. | .. | .. | .. | .. | 96 |

OTHER SPACES

| | | | | | | | | | |
|----------|----|----|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | .. | .. | 51 |
| Laundry | .. | .. | .. | .. | .. | .. | .. | .. | 42 |

| | | | | | | | | | |
|---------------------------------|----|----|----|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | .. | .. | .. | 1,000 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | .. | .. | .. | 1,180 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | .. | .. | .. | 40 feet |

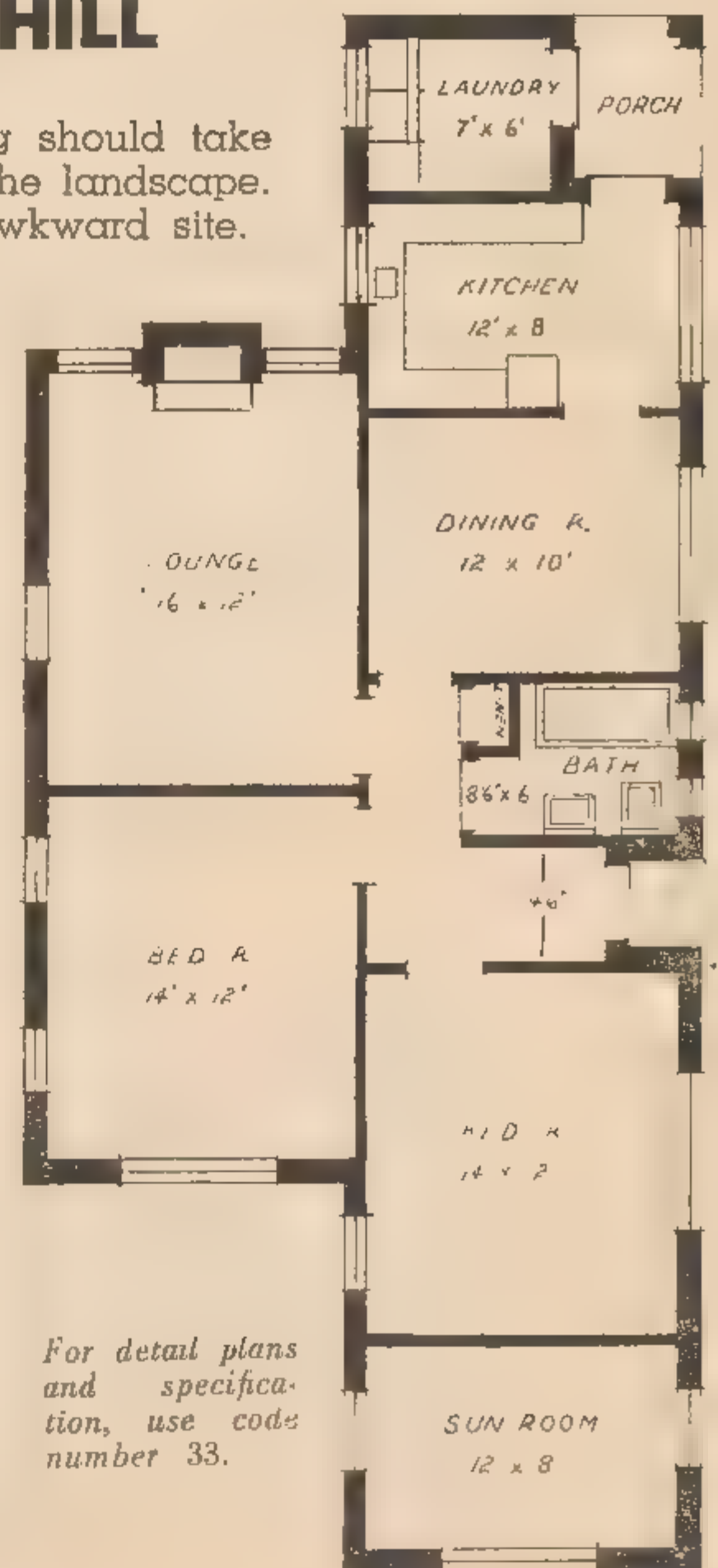
APPROXIMATE COST:

| | | | | | | | | | |
|-------------------------|----|----|----|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | .. | .. | .. | £1,385 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | .. | .. | .. | £1,180 |

(Excluding fences, paths, sewerage.)

Awkward sites on undulating ground call for skill and ingenuity in the planning to provide a home which will serve all purposes of the prospective owner. But this solution would meet the requirements of many people in spite of the elevated site and nature of the ground.

Addition of a sun room leading from the main bedroom is perhaps a luxury, but it is one which will prove very useful to the lady of the house. The bedroom, of course, would be equipped with a lounge or chairs for resting by day, and at the same time provide space that a woman rarely has for all those etceteras in the home. The sun room would be a sitting room where she would do any sewing or writing according to the inclination, while the position gives an outlook ideal for resting in the afternoon.

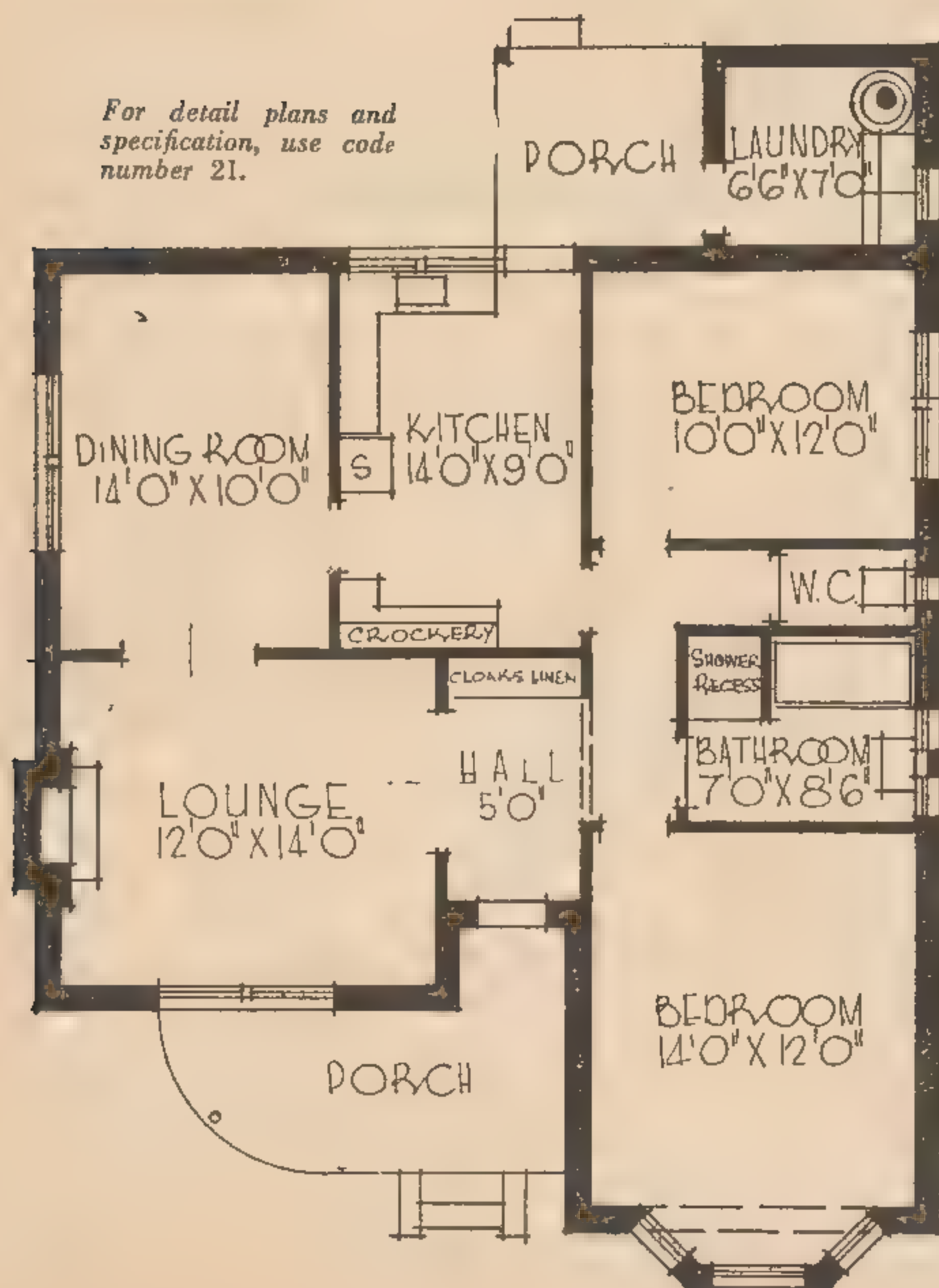


For detail plans and specification, use code number 33.



PLANNED COMFORT

For detail plans and specification, use code number 21.



Space for a garden in front of the house is something many people are apt to overlook, yet it will immeasurably improve the general appearance by giving an individual frontage in the planning of the garden.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|---------|-----|
| Hall and Passage | .. .. . | 87 |
| Lounge | .. .. . | 168 |
| Dining Room | .. .. . | 140 |
| Kitchen | .. .. . | 126 |

SLEEPING

| | | |
|----------------|---------|-----|
| Main Bedroom | .. .. . | 183 |
| Second Bedroom | .. .. . | 120 |

OTHER SPACES

| | | |
|--------------|---------|----|
| Bathroom | .. .. . | 60 |
| Water Closet | .. .. . | 15 |
| Laundry | .. .. . | 45 |

| | | |
|---------------------------------|---------|-------------------|
| Total Floor Area | .. .. . | 844 square feet |
| Total Squarage, External | .. .. . | 1,100 square feet |
| Minimum Width of Building Block | .. .. . | 45 feet |

APPROXIMATE COST:

| | | |
|--------------------------------------|---------|--------|
| BRICK (£125 per square) | .. .. . | £1,375 |
| FIBRO (£100 per square) | .. .. . | £1,100 |
| (Excluding fences, paths, sewerage.) | | |

Complete separation of sleeping and living areas has been achieved in this home to increase the living comfort. This is clearly defined in the small entrance hall. Another separation is the bathroom and the water closet. This has many advantages to offer, while the addition of the shower alcove will do much to reduce the cleaning.

Compact comfort is the basic principle of the planning, which is related to living as every house must be.



TRIPLE FRONTAGE TO GOOD PURPOSE

Most sites have the best aspect to the front of the house, with the result that it is better to have the living rooms taking advantage, as they are used more than the bedrooms. But that requires a wide frontage to obtain the triple effect, and a minimum for a house of this type would be 60 feet.

OUTLINE OF PLAN

LIVING ROOMS

| | |
|----------------|-----|
| Lounge | 168 |
| Passage | 30 |
| Dining Rooms | 168 |
| Kitchen | 136 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 168 |

OTHER SPACES

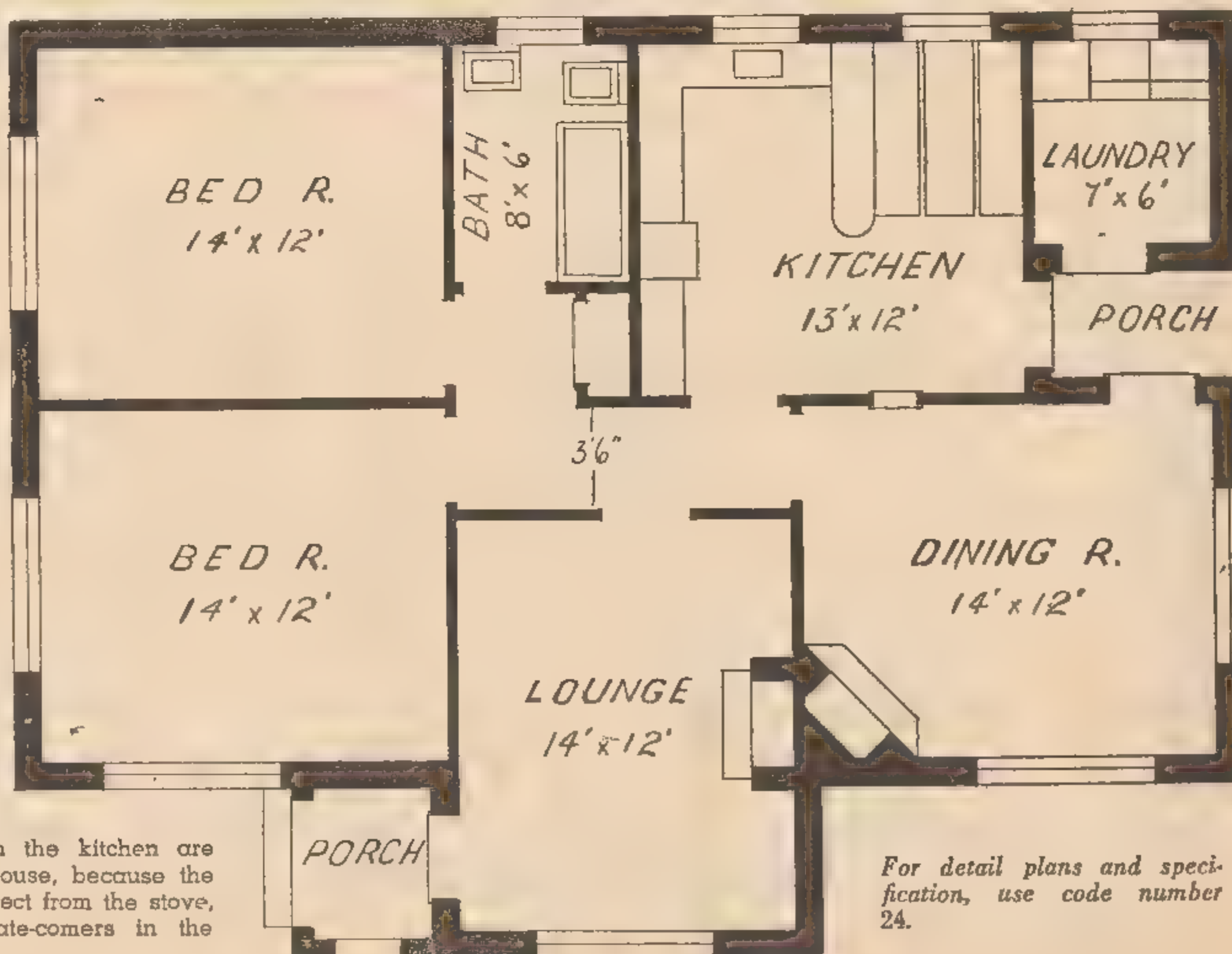
| | |
|----------------|----|
| Bathroom | 48 |
| Laundry | 42 |

| | |
|---------------------------------------|---------|
| | Sq. ft. |
| Total Floor Area .. | 928 |
| Total Squarage, Ex- ternal | 1,080 |
| Minimum Width of Building Block .. | 60 ft. |

APPROXIMATE COST:

| | |
|-----------------------|--------|
| BRICK (£125 per sq.), | £1,350 |
| FIBRO (£100 per sq.), | £1,080 |

(Excluding fences, paths,
sewerage, etc.)

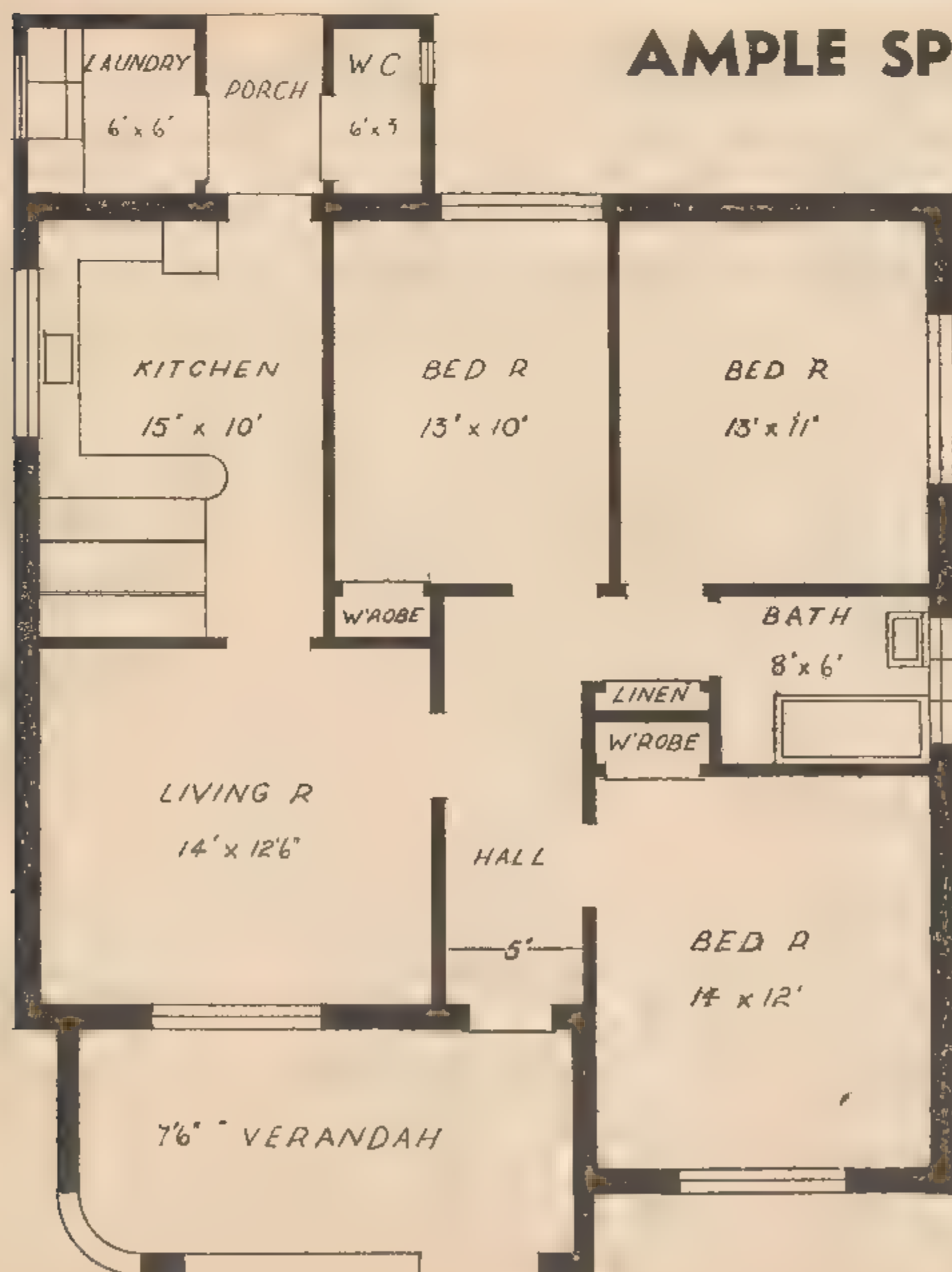


For detail plans and speci-
fication, use code number
24.

Breakfast alcoves included in the kitchen are very useful in the maidless house, because the housewife can serve meals direct from the stove, and has no worries with late-comers in the morning.



AMPLE SPACE AT LOW COST



Three bedrooms are needed in the family house so that the younger members can have space of their own by converting bedrooms into bed-sitting rooms, where they can do homework and follow other pursuits of interest. This provides a problem in the smaller home, but an interesting solution is found in the plan illustrated.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------------------|-----|
| Hall and Passage | 72 |
| Living Room | 175 |
| Kitchen and Meal Alcove | 150 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 143 |
| Third Bedroom | 130 |

OTHER SPACES

| | |
|--|--------------------------|
| Bathroom | 48 |
| Water Closet | 18 |
| Laundry | 36 |
| Total Floor Area | 940 square feet |
| Total Squarage, External | 1,100 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|---------------------------------|--------|
| BRICK (£125 per square) | £1,375 |
| FIBRO (£100 per square) | £1,100 |

(Excluding fences, paths, sewerage.)

Recessed cupboards have been utilised wherever possible to obtain the maximum use from the space available, which is always at a premium when children are growing up. Dimensions are sufficient, however, for each room to serve a dual purpose, with the result that greater living comfort could be obtained than is the case in many larger establishments.

For detail plans and specification, use code number 32.



HOUSE OF BRICK

Brick or stone as a material for construction appeals to most people on account of the permanency suggested in the structure. They give that solid appearance of security for which most of us strive in a world where all things appear to be in a state of flux.

This feeling is expressed in the house illustrated on this page, where the solid appearance suggests security, a haven away from all of the confusion without.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | |
|------------------|----|----|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | .. | .. | 64 |
| Lounge | .. | .. | .. | .. | .. | .. | 156 |
| Verandah | .. | .. | .. | .. | .. | .. | 66 |
| Dining Room | .. | .. | .. | .. | .. | .. | 132 |
| Kitchen | .. | .. | .. | .. | .. | .. | 108 |

SLEEPING

| | | | | | | | |
|----------------|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | 175 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | 150 |

OTHER SPACES

| | | | | | | | |
|----------|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | 53 |
| Laundry | .. | .. | .. | .. | .. | .. | 42 |

Total Floor Area 946 square feet

Total Squarage, External 1,085 square feet

Minimum Width of Building Block 35 feet

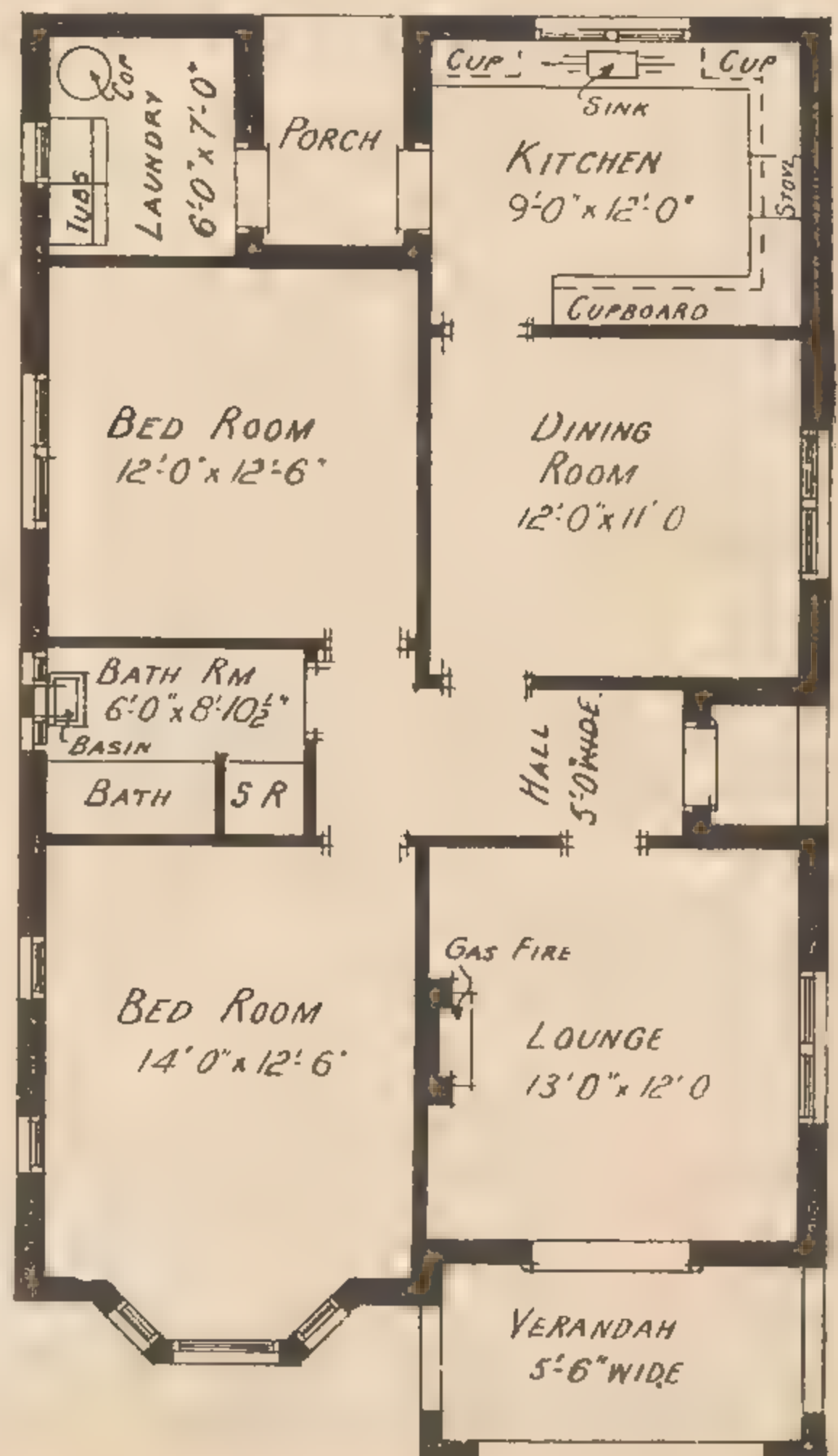
APPROXIMATE COST:

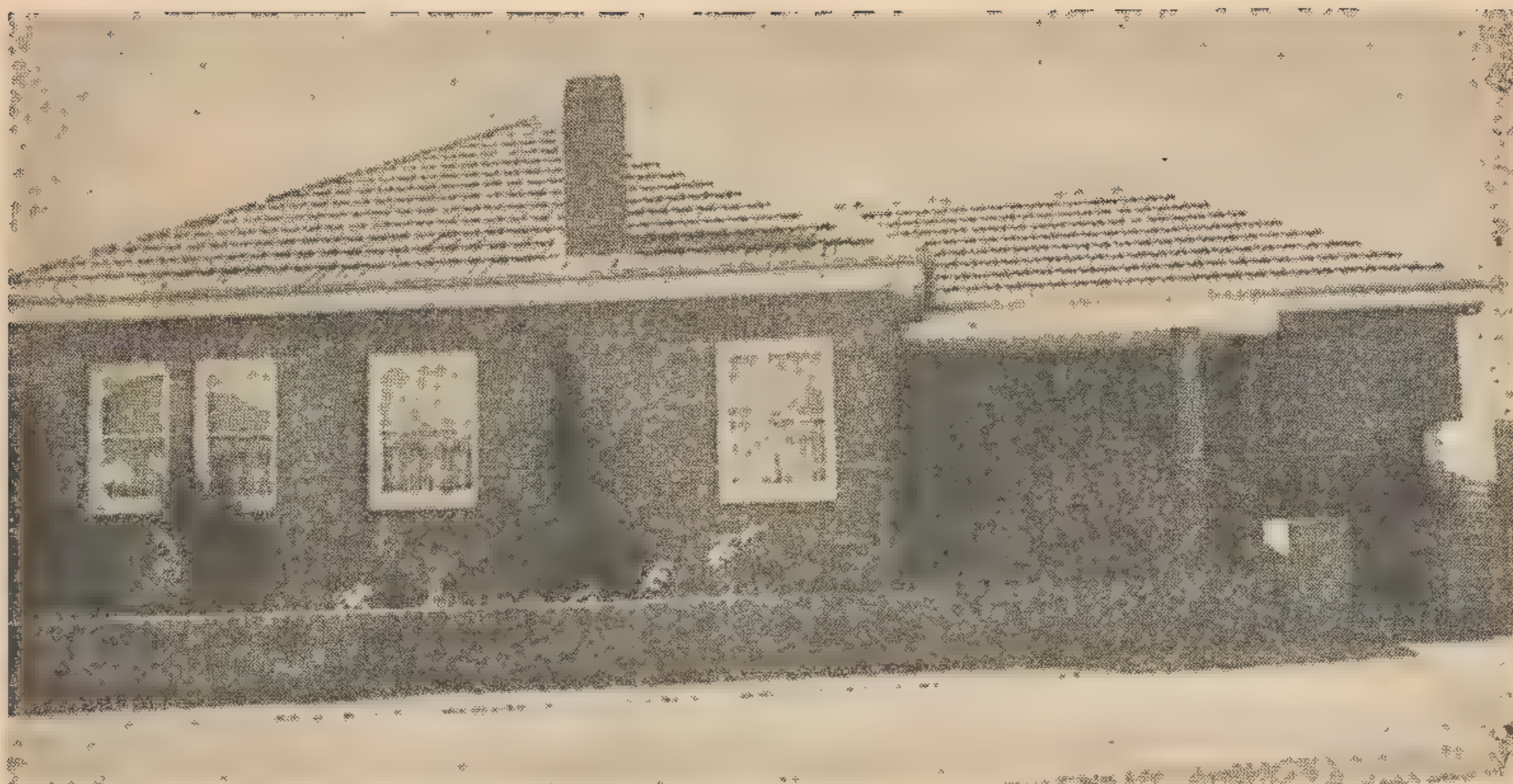
| | | | | | | |
|-------------------------|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | £1,350 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | £1,085 |

(Excluding fences, paths, sewerage.)

Dining room and lounge on opposite sides of the entrance hall is a good idea and convenient in family life, because it gives a separation often required when there are visitors, and the younger members of the household are doing their homework.

For detail plans and specification, use code number 51.



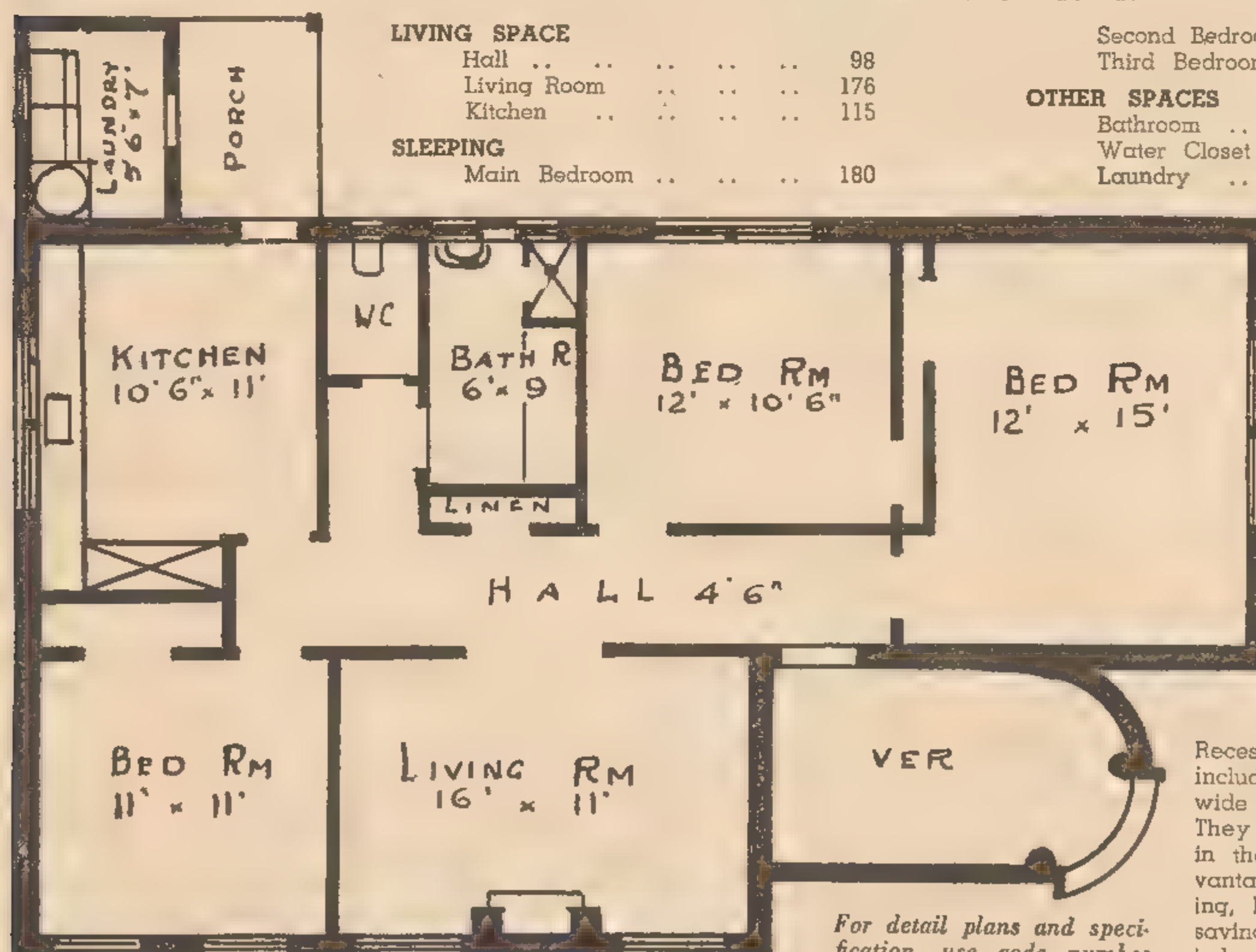


WIDE FRONTAGE FOR CORNER SITE

Possibilities in designing a home in width can always be exploited on the corner site, where the street frontage can be changed. The longer depth becomes the frontage when the plan can be spread over the wide front to advantage, as seen in the accompanying ground plan.

Planning in width has reduced the amount of space to be devoted to passage ways, and, at the same time, gives a greater chance for light and air to pass through the home. Other advantages come in shorter lengths for plumbing installations, while the roof construction can be simplified.

OUTLINE OF PLAN



LIVING SPACE

| | |
|---------------------|-----|
| Hall | 98 |
| Living Room | 176 |
| Kitchen | 115 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 180 |
|----------------------|-----|

| | |
|------------------------|-----|
| Second Bedroom | 125 |
| Third Bedroom | 121 |

OTHER SPACES

| | |
|----------------------|----|
| Bathroom | 54 |
| Water Closet | 30 |
| Laundry | 38 |

¹/₂ Sq. ft.

Total Floor Area 937

Total Squarage,
External .. 1,070

Minimum Width
of Building
Block .. 60 ft.

APPROXIMATE COST:

BRICK (£125 per sq.),
£1,337

FIBRO (£100 per sq.),
£1,070

(Excluding fences,
paths, sewerage.)

Recessed cupboards have been included in all bedrooms, and wide space set aside for the linen. They will be found most useful in the home. There is a disadvantage in the extra cost in building, but that produces a similar saving in furnishing, so that one balances the other.

For detail plans and specification, use code number 58.



GOOD INTERIOR ACCOMMODATION

Homes to-day are planned from the requirements of living or the interior arrangements out of which the elevation plans grow. No longer does one adopt a particular style and try to fit individual requirements into it, because we have come to realise that a home is for living, and that requirement far outweighs any questions of appearance. That has given us a better appreciation of the home, and with it has come improvements in general appearance.

OUTLINE OF PLAN

LIVING SPACE

| | |
|----------------|-----|
| Hall .. | 90 |
| Lounge .. | 221 |
| Dining Room .. | 132 |
| Kitchen .. | 88 |

SLEEPING

| | |
|-------------------|-----|
| Main Bedroom .. | 168 |
| Second Bedroom .. | 132 |

OTHER SPACES

| | |
|-------------|----|
| Bathroom .. | 51 |
| Laundry .. | 39 |

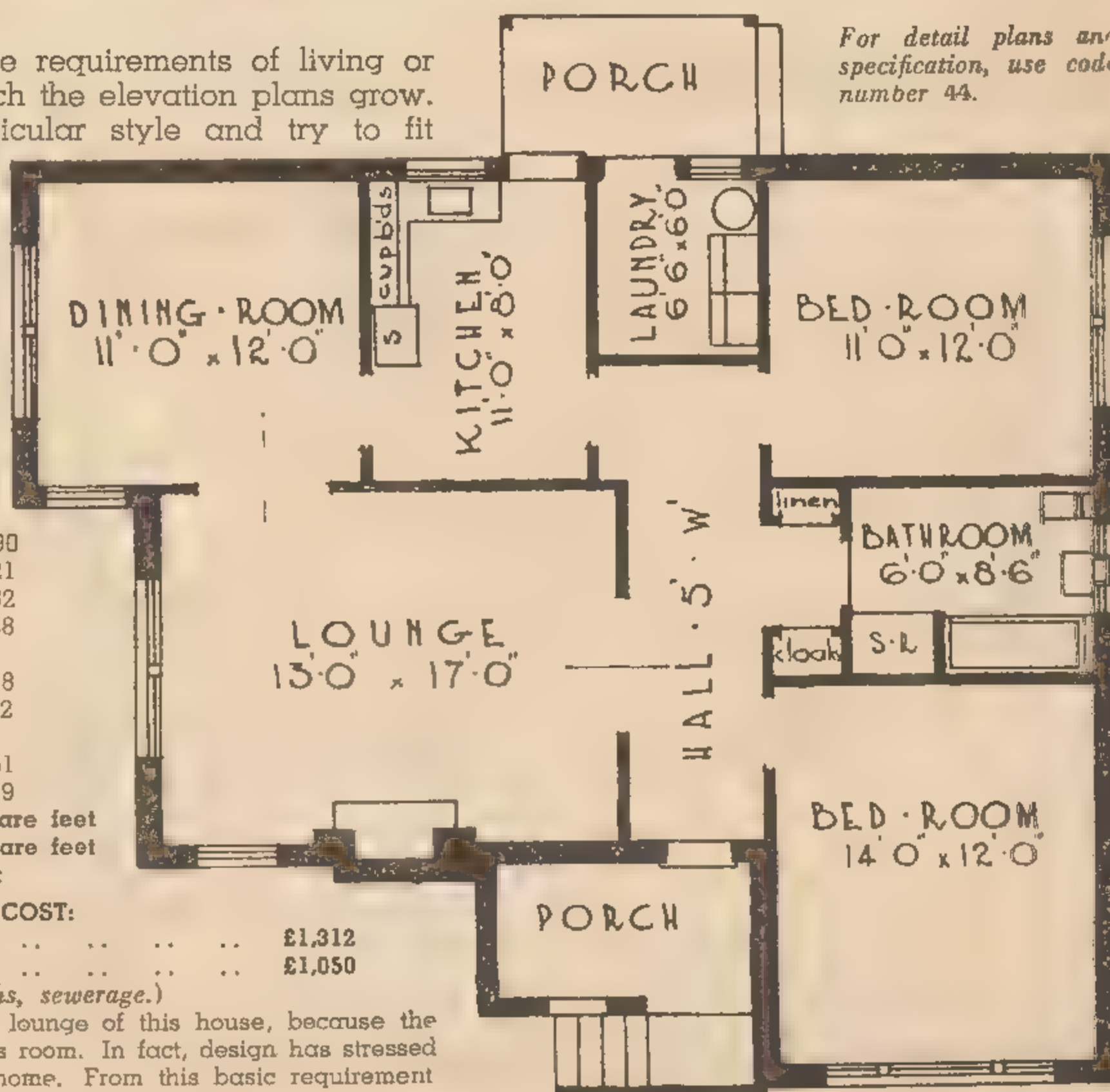
| | |
|---------------------------------|-------------------|
| Total Floor Area .. | 921 square feet |
| Total Squarage, External .. | 1,050 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|----------------------------|--------|
| BRICK (£125 per square) .. | £1,312 |
| FIBRO (£100 per square) .. | £1,050 |

(Excluding fences, paths, sewerage.)

Considerable space has been devoted to the lounge of this house, because the activities of the family are concentrated in this room. In fact, design has stressed living space as the essential in the modern home. From this basic requirement has developed the plan.

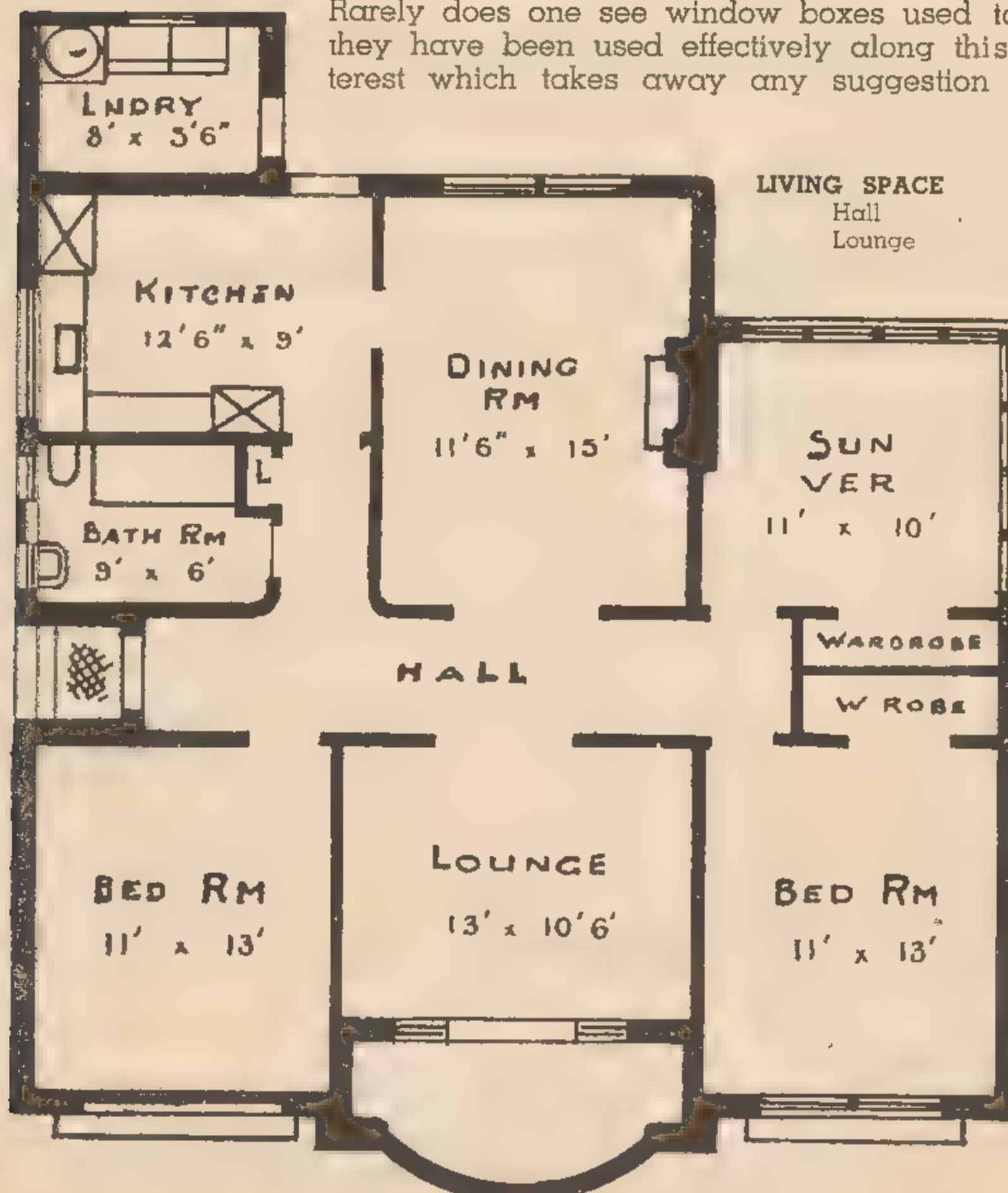


For detail plans and specification, use code number 44.



WINDOW BOXES ALONG WIDE FRONTAGE

Rarely does one see window boxes used to give an individual touch to a home, but they have been used effectively along this triple front. They give that added interest which takes away any suggestion of heaviness in the design.



OUTLINE OF PLAN

| | | |
|---------------------------------|---------|-------------------|
| LIVING SPACE | | |
| Hall | .. .. . | 136 |
| Lounge | .. .. . | 172 |
| Sun Verandah | .. .. . | 110 |
| Dining Room | .. .. . | 172 |
| Kitchen | .. .. . | 112 |
| SLEEPING | | |
| Main Bedroom | .. .. . | 143 |
| Second Bedroom | .. .. . | 143 |
| OTHER SPACES | | |
| Bathroom | .. .. . | 54 |
| Laundry | .. .. . | 44 |
| Total Floor Area | .. .. . | 1,000 square feet |
| Total Squarage, External | .. .. . | 1,130 square feet |
| Minimum Width of Building Block | .. .. . | 45 feet |

APPROXIMATE COST:

| | | |
|--------------------------------------|----|--------|
| BRICK (£125 per square) | .. | £1,400 |
| FIBRO (£100 per square) | .. | £1,150 |
| (Excluding fences, paths, sewerage.) | | |

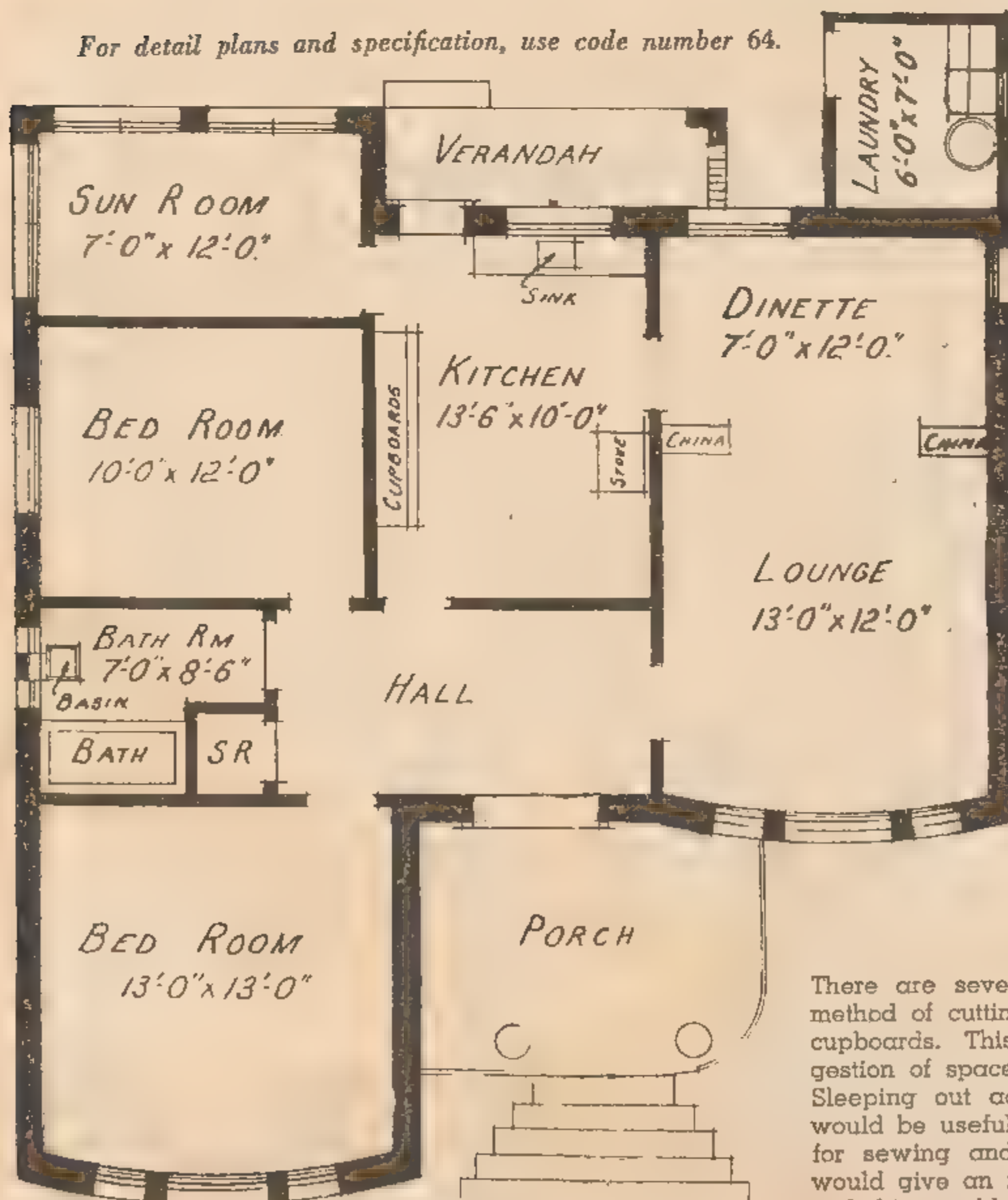
Built in wardrobes have been included with the idea that the sun room will be converted into a third bedroom, or used by the family for the purposes of sleeping out. Both alternatives are available, according to requirements. And a suggestion would be to have a linen cupboard at the end of the passage, taking up a small amount of space from the wardrobes. This would be a useful addition, because few homes have sufficient cupboard space for all the belongings.

For detail plans and specification, use code number 55.



COMPACT PLAN FOR TWO BEDROOMS

For detail plans and specification, use code number 64.



So many alternatives are available when setting out to plan a house that the problem revolves itself into getting a maximum of convenience into a restricted space. This is not so easy when the demands of family life differ almost as much as do the families. But there is a solution to every problem, and this is shown in the compact plan on this page.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|---------|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | 98 |
| Lounge | .. | .. | .. | .. | 156 |
| Dinette | .. | .. | .. | .. | 84 |
| Kitchen | .. | .. | .. | .. | 135 |

SLEEPING

| | | | | |
|----------------|----|----|----|-----|
| Main Bedroom | .. | .. | .. | 169 |
| Second Bedroom | .. | .. | .. | 120 |
| Sun Room | .. | .. | .. | 84 |

OTHER SPACES

| | | | | |
|----------|----|----|----|----|
| Bathroom | .. | .. | .. | 60 |
| Laundry | .. | .. | .. | 42 |

Total Floor Area 948 square feet

Minimum Width of Building-

Block 40 feet

APPROXIMATE COST:

BRICK (£125 per square) .. £1,350

FIBRO (£100 per square) .. £1,080

(Excluding fences, paths, sewerage.)

There are several points of interest in this plan. For instance, the method of cutting off the dinette from the lounge is to use low china cupboards. This forms a demarcation without taking away the suggestion of space, and at the same time forms useful storage space. Sleeping out accommodation is provided by the sun room, while it would be useful in the day time when good light would be available for sewing and warmth during the winter months. The large hall would give an impression of space immediately on entering the home, and this would be continued into the lounge, so that the home would give the comfort of one much larger.



COMPACT AND EFFICIENT PLANNING

First demands on planning to-day are efficiency and adaptability to living conditions. The æsthetic grow out of these demands, because we have come to realise that a home is to be lived in, and is no longer for show purposes. Nevertheless, good appearance can be achieved at the same time.

OUTLINE OF PLAN

LIVING SPACE

| | | | | |
|------------------|----|----|----|-----|
| Hall and Passage | .. | .. | .. | 84 |
| Lounge | .. | .. | .. | 165 |
| Dining Room | .. | .. | .. | 125 |
| Cooking Recess | .. | .. | .. | 70 |

SLEEPING

| | | | | |
|----------------|----|----|----|-----|
| Main Bedroom | .. | .. | .. | 195 |
| Second Bedroom | .. | .. | .. | 125 |
| Third Bedroom | .. | .. | .. | 147 |

OTHER SPACES

| | | | | |
|----------|----|----|----|----|
| Bathroom | .. | .. | .. | 42 |
| Laundry | .. | .. | .. | 42 |

Total Floor Area 995 square feet

Total Squarage, External 1,100 square feet

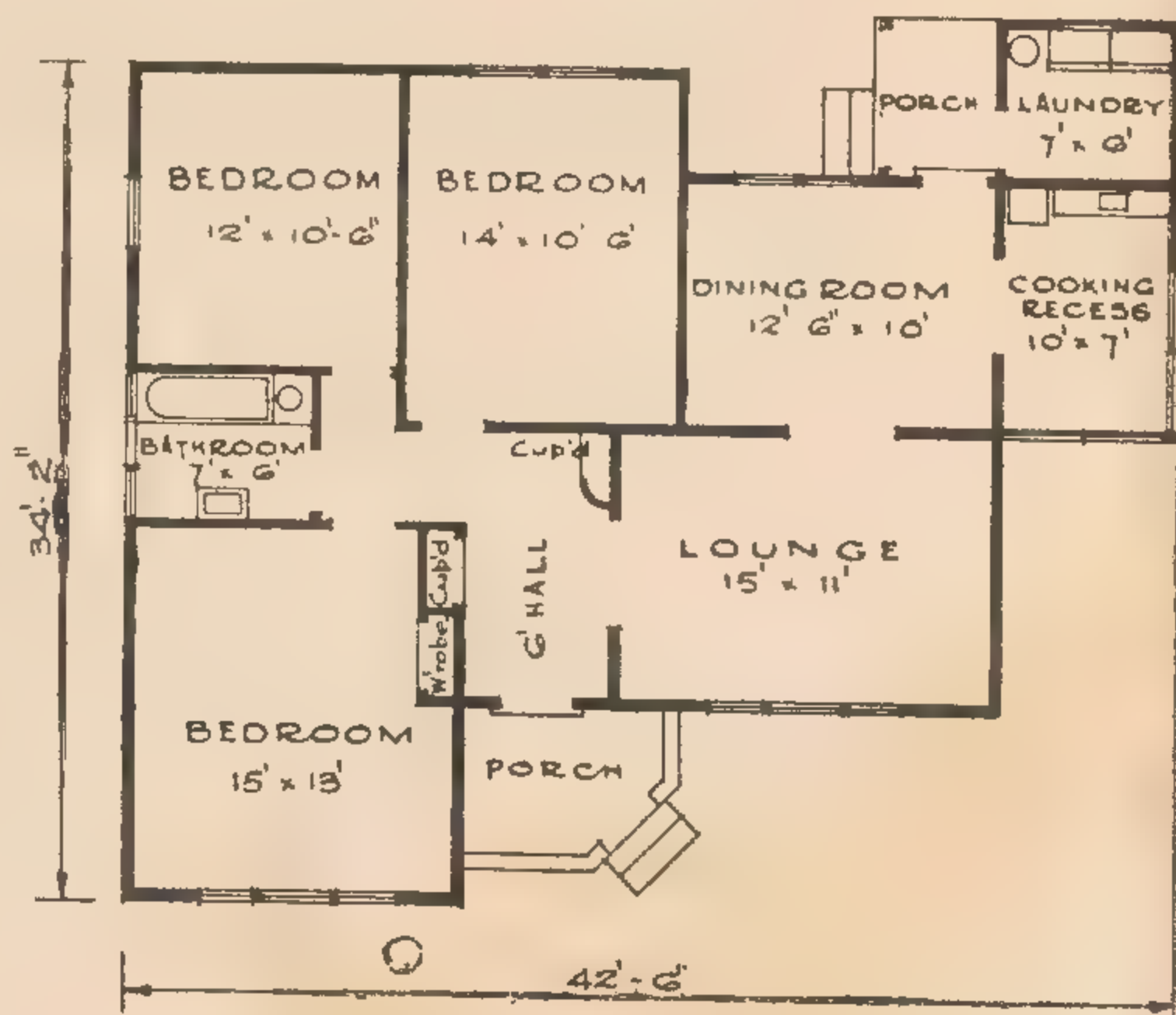
Minimum Width of Building Block 50 feet

APPROXIMATE COST:

BRICK (£125 per square) £1,375

FIBRO (£100 per square) £1,100

(Excluding fences, paths, sewerage.)



TYPE BG

Garage and drive have been included in this house as a separate structure, so that provision must be made for the additional width required in the land which, in such a case, would require 60 feet.

Three bedrooms have been the basis of planning. They have been neatly placed on one side of the house, with the bathroom in a convenient position for all. Cupboard space is adequate, and will be found most useful. Living rooms are separated, but they are grouped in their natural sequence, and essentially suited to living requirements. Good natural lighting is allowed by the generous window space.

For detail plans and specification, use code number 70.



MODEST TWO OR THREE BEDROOM HOME

Provision in this plan is made for two bedrooms, but there could be increased sleeping accommodation without a great deal of difficulty. The open verandah could be converted into another bedroom, or it could be used as a sleepout, a custom which is eminently suited to our climate.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | | | |
|------------------|----|----|----|----|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | .. | .. | .. | .. | 66 |
| Lounge | .. | .. | .. | .. | .. | .. | .. | .. | 168 |
| Dining Room | .. | .. | .. | .. | .. | .. | .. | .. | 132 |
| Kitchen | .. | .. | .. | .. | .. | .. | .. | .. | 96 |
| Open Verandah | .. | .. | .. | .. | .. | .. | .. | .. | 96 |

SLEEPING

| | | | | | | | | | |
|----------------|----|----|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 156 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 132 |

OTHER SPACES

| | | | | | | | | | |
|--------------|----|----|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | .. | .. | 42 |
| Laundry | .. | .. | .. | .. | .. | .. | .. | .. | 30 |
| Water Closet | .. | .. | .. | .. | .. | .. | .. | .. | 15 |

Total Floor Area 933 square feet

Total Squarage, External 1,050 square feet

Minimum Width of Building Block 35 feet

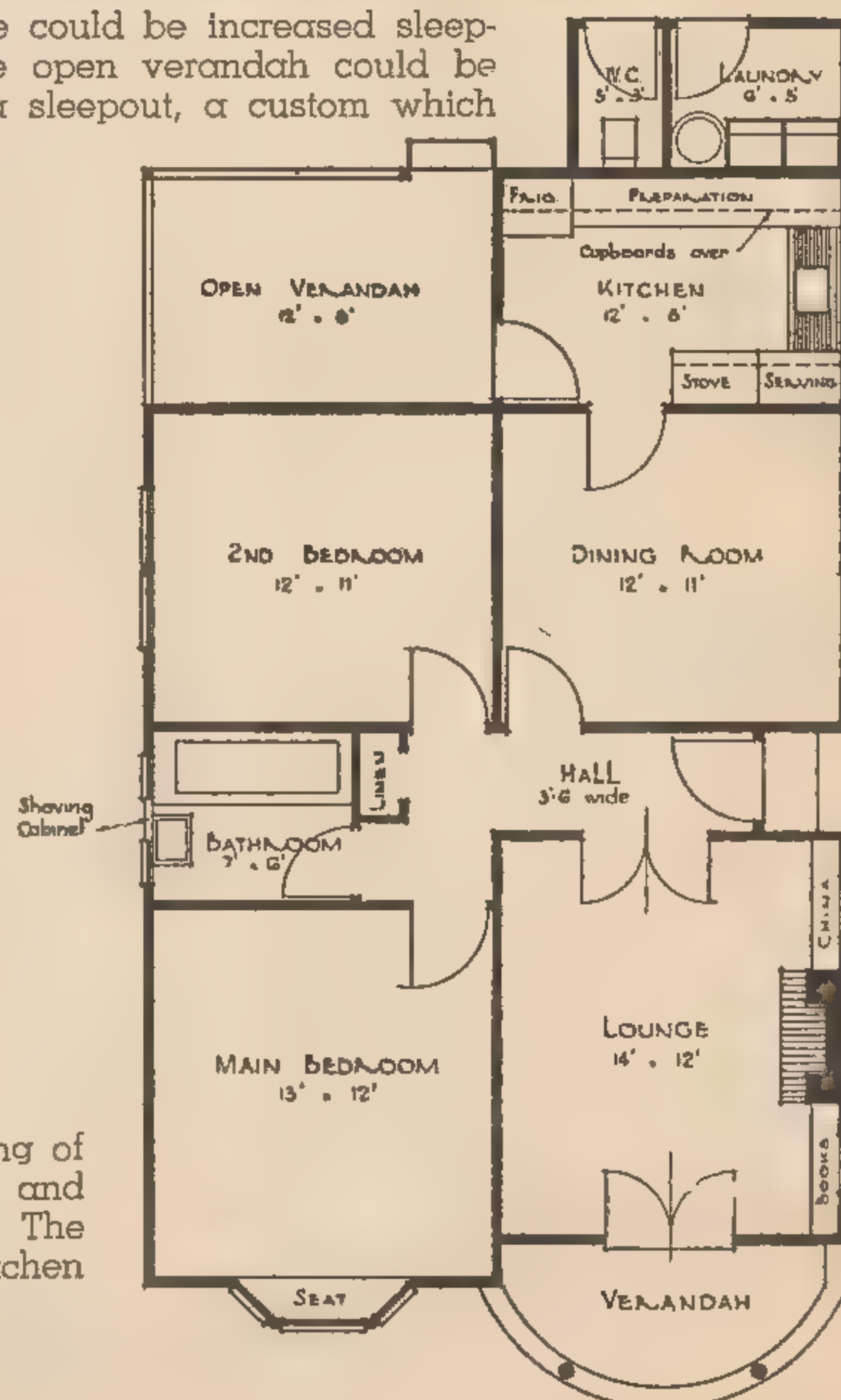
APPROXIMATE COST:

BRICK (£125 per square) £1,312

FIBRO (£100 per square) £1,050

(Excluding fences, paths, sewerage.)

Side entrance here has been used effectively in the grouping of the rooms. Some people desire a separation of the lounge and dining room, so that the hall gives a very good solution. The verandah opening off the lounge is convenient, just as the kitchen is handily placed in relation to the dining room.

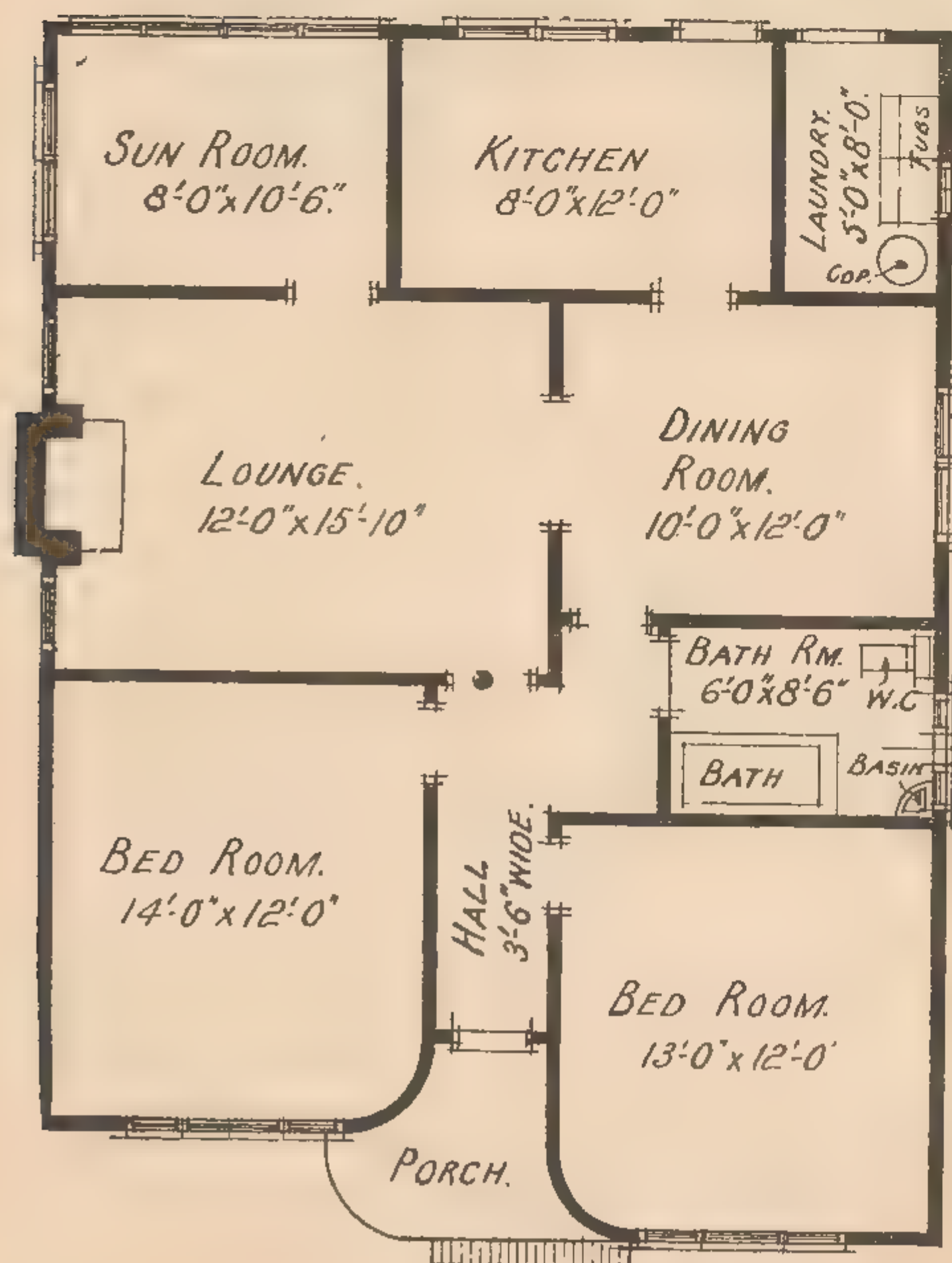


For detail plans and specification, use code number 71.



AN ALL-IMPORTANT COLOUR CONTRAST

Colour contrast has an important bearing on the appearance of the home, but it has been used effectively in this instance where the details are brought out against the white background of fibro walls. All blend in with the roof to make a harmonious whole.



OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|------------------|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | 60 |
| Lounge | .. | .. | .. | .. | 190 |
| Dining Room | .. | .. | .. | .. | 120 |
| Sun Room | .. | .. | .. | .. | 84 |
| Kitchen | .. | .. | .. | .. | 96 |

SLEEPING

| | | | | | |
|----------------|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | 156 |

OTHER SPACES

| | | | | | |
|----------|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | 51 |
| Laundry | .. | .. | .. | .. | 40 |

Total Floor Area 965 square feet

Total Squarage, External 1,050 square feet

Minimum Width of Building Block .. 35 feet

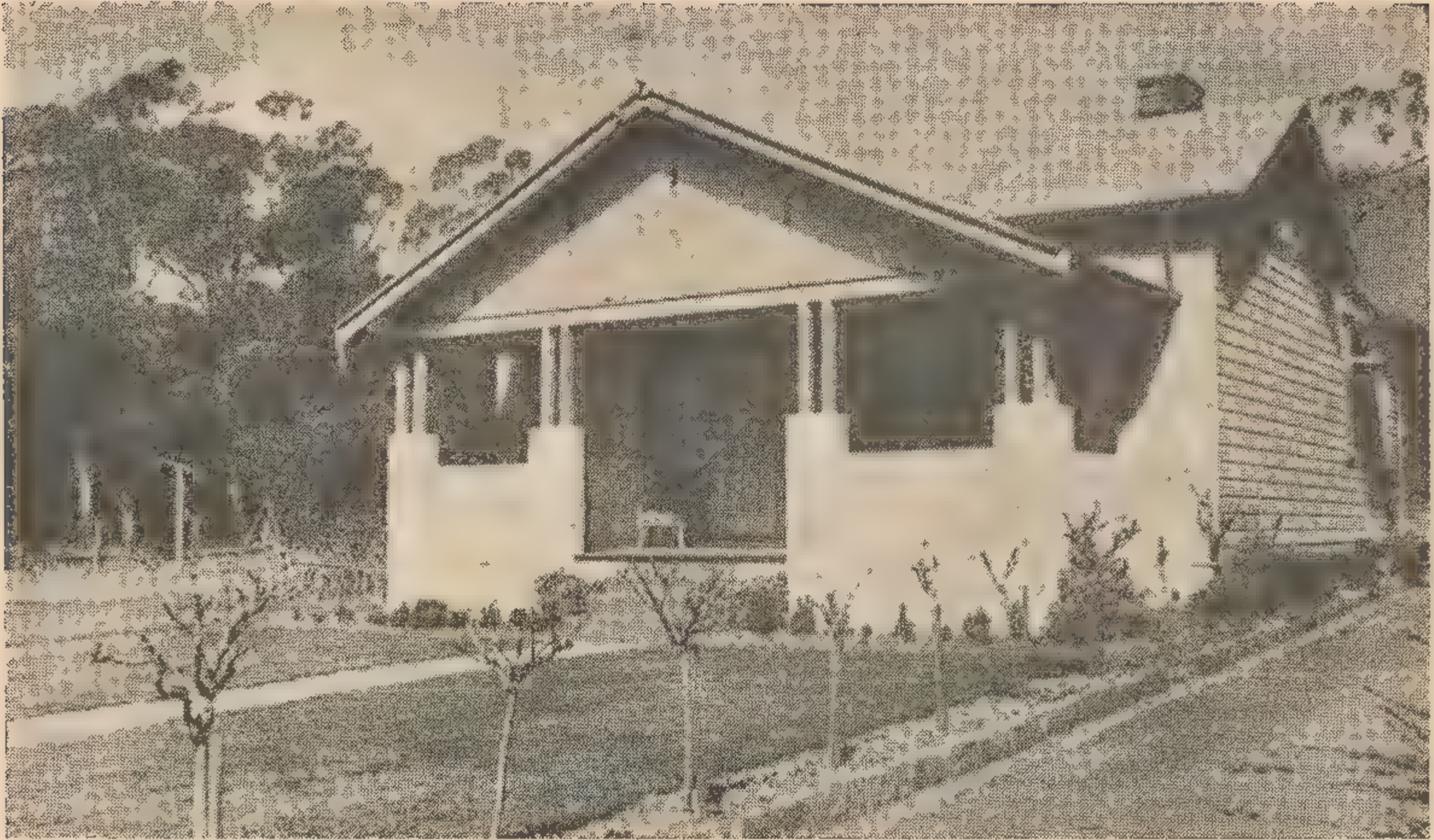
APPROXIMATE COST:

| | | | |
|-------------------------|----|----|--------|
| BRICK (£125 per square) | .. | .. | £1,312 |
| FIBRO (£100 per square) | .. | .. | £1,050 |

(Excluding fences, paths, sewerage.)

Ground plan for this home is simple and effective in the arrangement of the rooms. Bedrooms have been placed in the front of the house, with the living rooms grouped behind. The sun room is at the back, because the site is elevated and the main view is obtained from that aspect. There is no waste space, and the means of communication from the hall is interesting in the maximum comfort obtained with little space devoted to a passage way. In fact, the whole of the centre of the house is opened, so that no room becomes a means of communication.

For detail plans and specification, use code number 47.



IN THE WOODS

Choice of materials in the building of a home in the country is often restricted, as there are not the same facilities for brick as in the suburbs. Concrete can be used, but the mixing often presents a problem. That leaves only the frame construction when timber has many advantages to offer. Equally as useful as a material for the structure is asbestos, or other of the composition boards, fitted to a frame structure.

Timber has been used in this home, although the plan is suitable for fibro or other frame material. But it is essentially a type suitable for the country, where life goes along different paths to that of the city.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall | 40 |
| Living Room | 210 |
| Kitchen | 110 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 180 |
| Second Bedroom | 132 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 46 |
| Laundry | 49 |

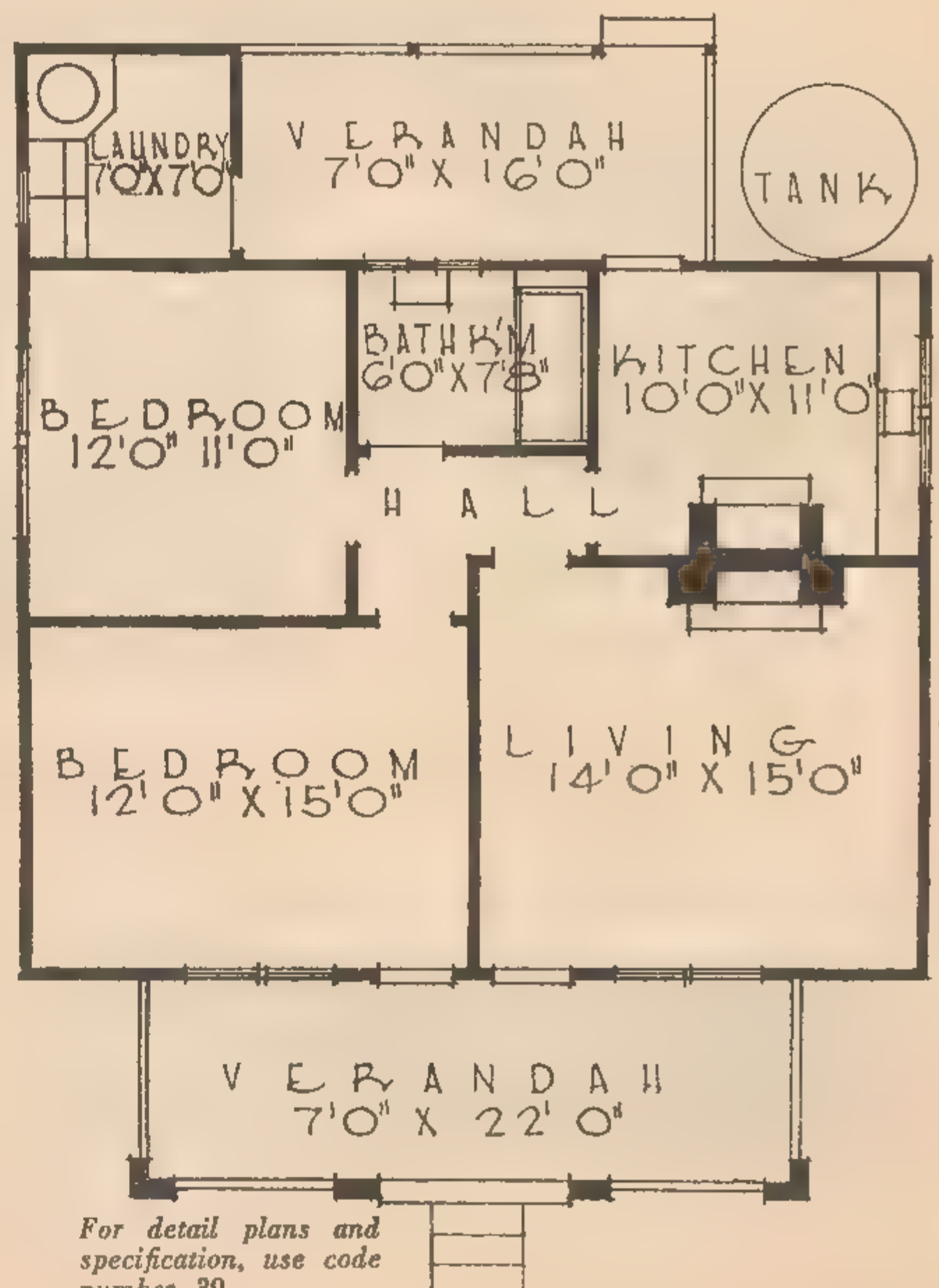
| | |
|---|-------------------|
| Total Floor Area | 767 square feet |
| Total Squarage, External | 1,100 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|----------------------------------|--------|
| BRICK (£125 per square) | £1,375 |
| TIMBER (£100 per square) | £1,100 |
| FIBRO (£100 per square) | £1,100 |

(Excluding fences, paths, sewerage.)

Considerable space has been devoted to verandahs in the plan of this home, since people in the country are used to the open air life and want the same thing when they return to the home, as otherwise they would feel cramped. This would not be as equally important if the plans were adapted for a country town, for instance.



For detail plans and specification, use code number 39.

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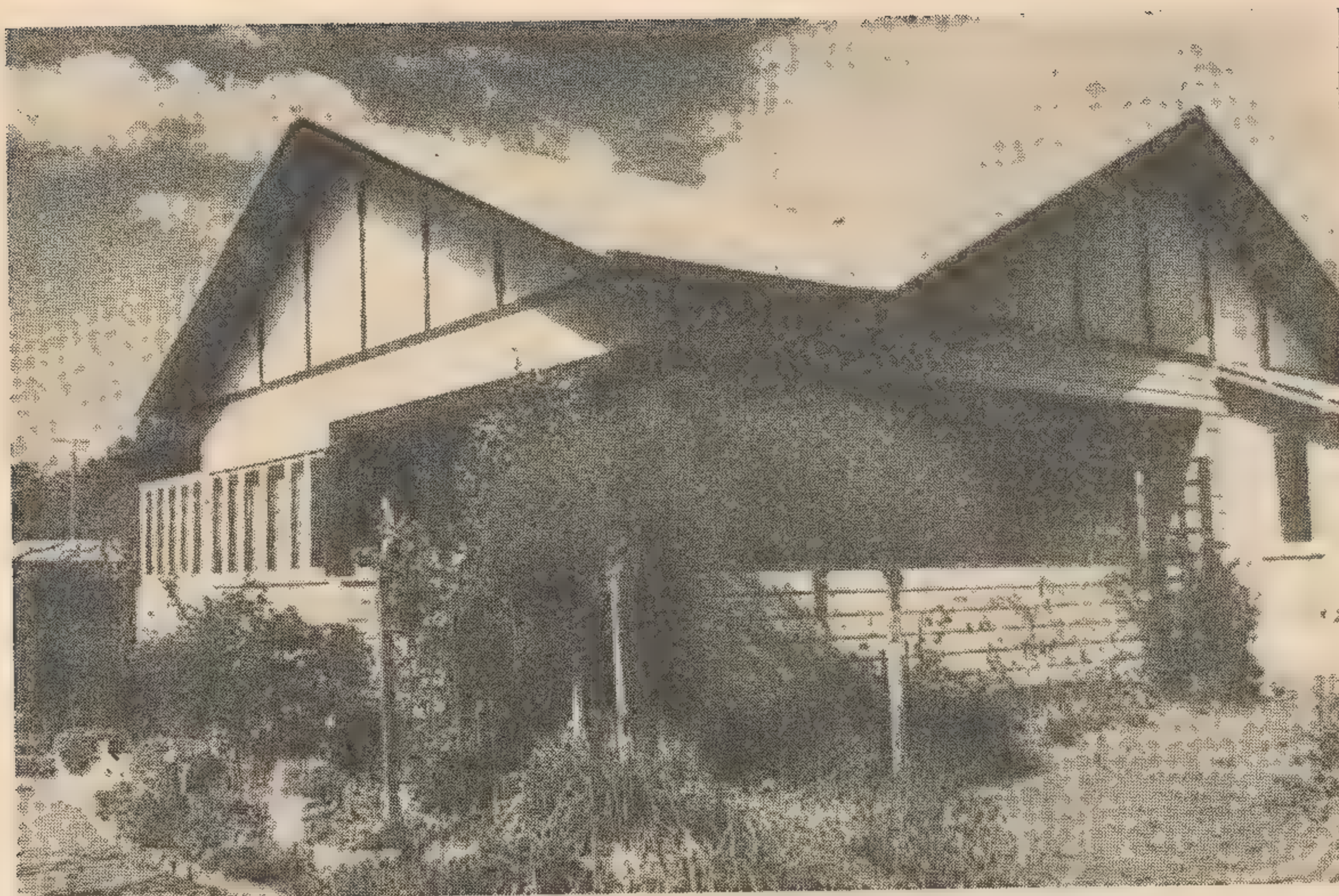
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ADELAIDE

PERTH



WIDE VERANDAHS FOR THE COUNTRY

Timber offers many advantages as a material for the construction of a home in country districts. Only one is the simplicity of the structure which can be combined with effective insulation to give every convenience expected in a home built to-day.

There are no restrictions in the design, which offers even greater flexibility than some common materials, while it enhances the opportunity for huge verandahs and larger areas for living space.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Verandahs | 190 |
| Lounge | 208 |
| Living Room | 165 |
| Hall and Passage | 86 |
| Kitchen | 132 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 153 |
| Second Bedroom | 110 |
| Third Bedroom | 108 |

OTHER SPACES:

| | |
|----------|----|
| Bathroom | 54 |
| Laundry | 36 |
| Outhouse | 15 |

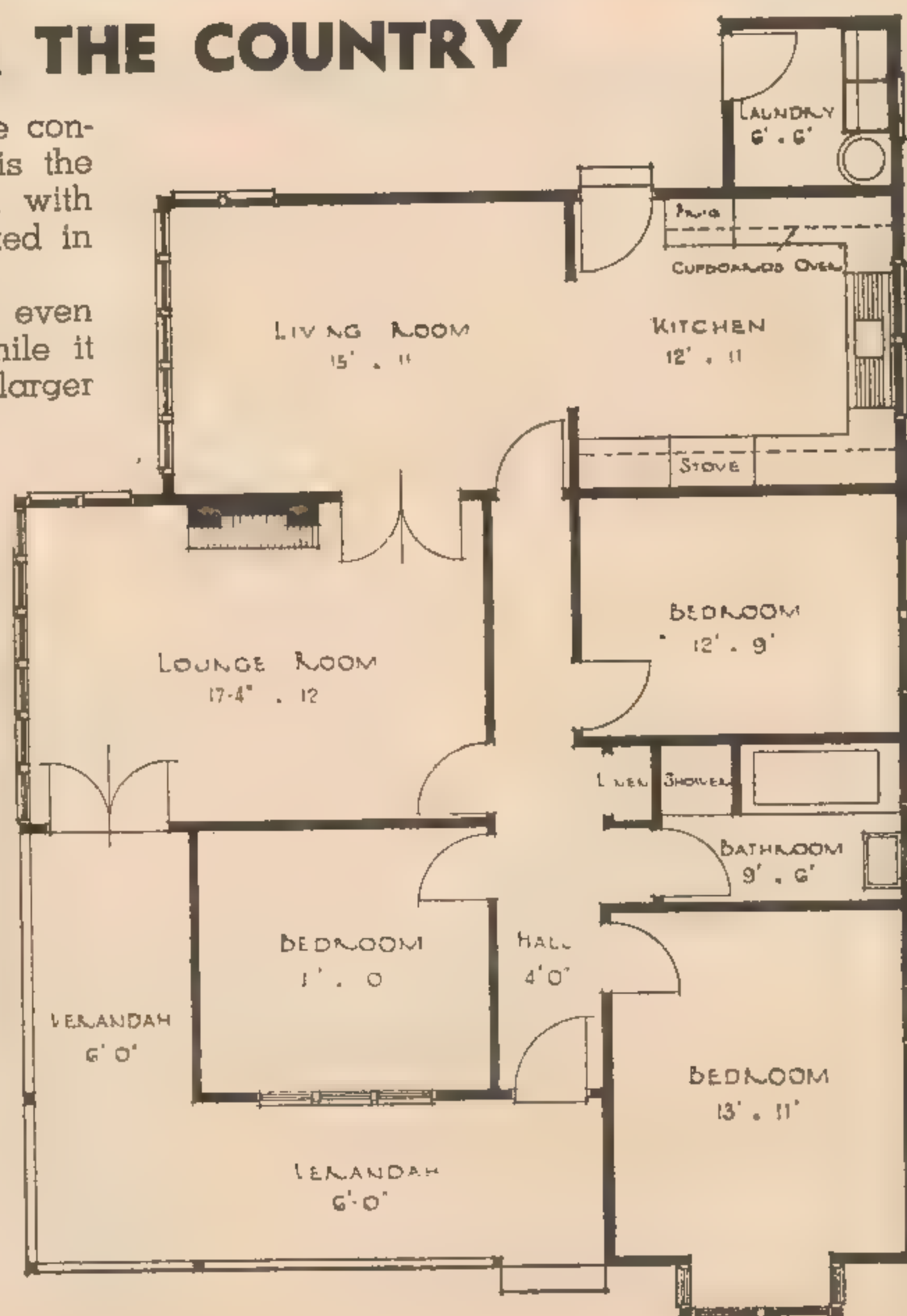
| | |
|---------------------------------|-------------------|
| Total Floor Area | 1,257 square feet |
| Total Squarage, External | 1,370 square feet |
| Minimum Width of Building Block | 40 feet |

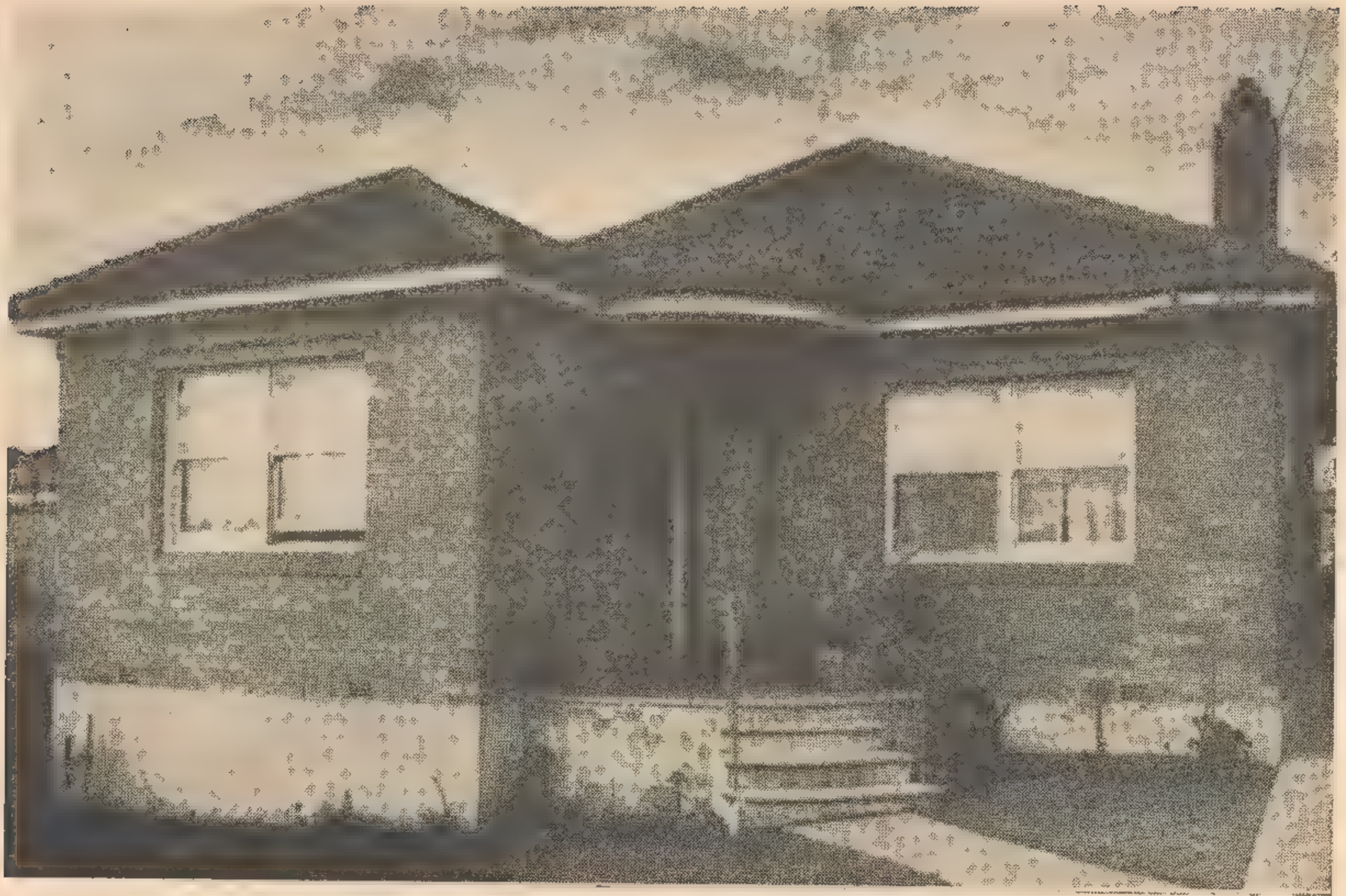
APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| TIMBER (£100 per square) | £1,370 |
| (Excluding fences, paths, sewerage.) | |

Arrangement of the plan provides for convenience in living, because each room has been grouped naturally to fit into the routine of the home. A huge lounge room opening into a living or dining room has been provided to connect with the kitchen for meals and verandah in the cool of the evening. This has been found most suitable for country districts.

For detail plans and specification, use code number 6.





GOOD INTERIORS

Size of rooms is often reduced on account of cost, and the tendency has been to reduce them too much without taking into account where space is required in the home. Here the bedrooms are small, but the additional space has been given to the living rooms, where all hours of relaxation are spent. Bedrooms, after all, are for sleeping only; but considerable time is spent in the living rooms both during the day and night.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | |
|------------------|----|----|----|----|-----|
| Hall and Passage | .. | .. | .. | .. | 60 |
| Lounge | .. | .. | .. | .. | 196 |
| Dining Room | .. | .. | .. | .. | 144 |
| Kitchen | .. | .. | .. | .. | 96 |
| Sun Room | .. | .. | .. | .. | 80 |

SLEEPING

| | | | | | |
|----------------|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | 144 |
| Second Bedroom | .. | .. | .. | .. | 132 |

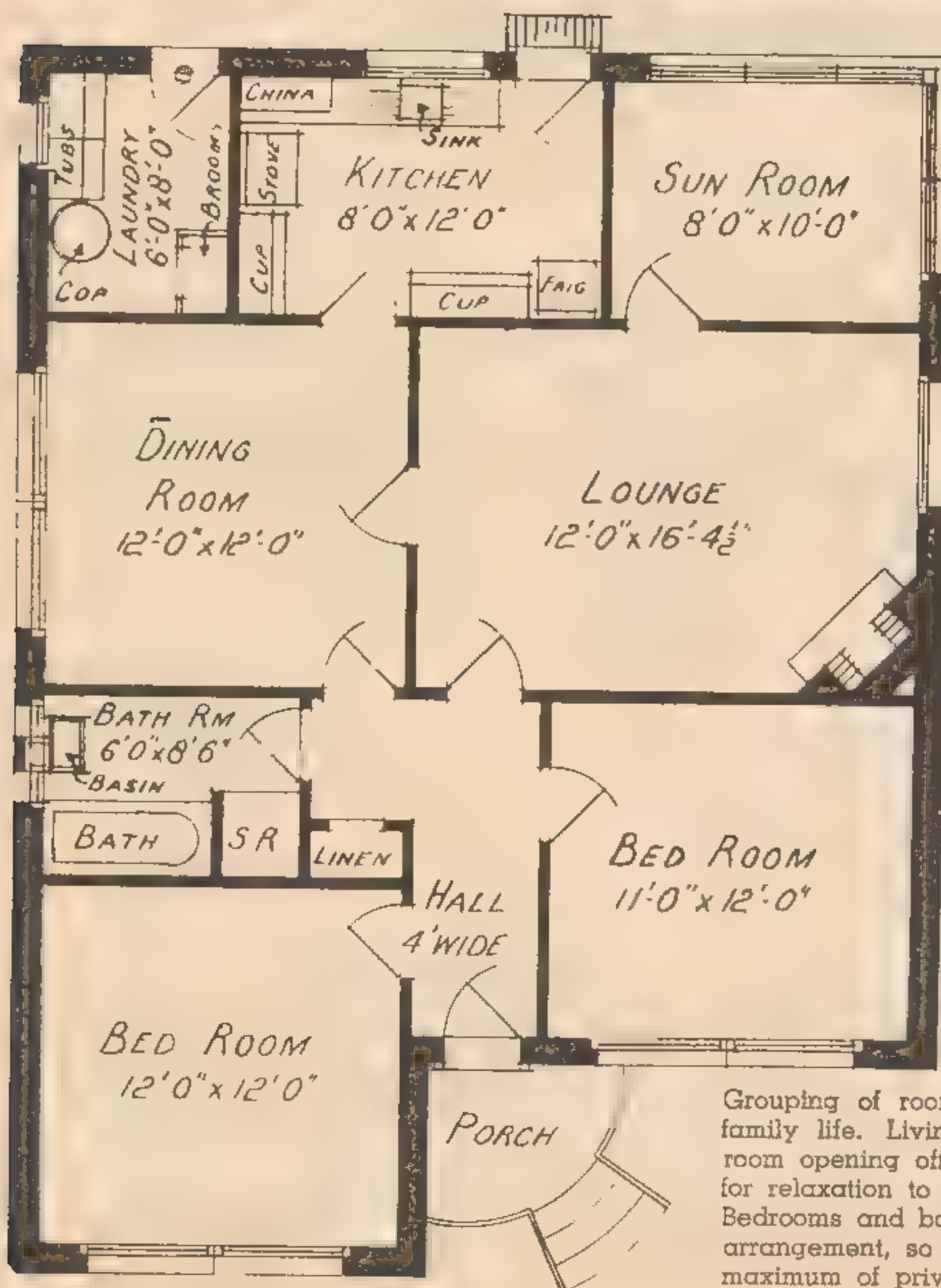
OTHER SPACES

| | | | | | |
|----------|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | 51 |
| Laundry | .. | .. | .. | .. | 48 |

| | | | | | |
|---------------------------------|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | 950 square feet |
| Total Squarage, External | .. | .. | .. | .. | 1,085 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | 35 feet |

APPROXIMATE COST:

| | | | | | |
|--------------------------------------|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | £1,350 |
| FIBRO (£100 per square) | .. | .. | .. | .. | £1,085 |
| (Excluding fences, paths, sewerage.) | | | | | |



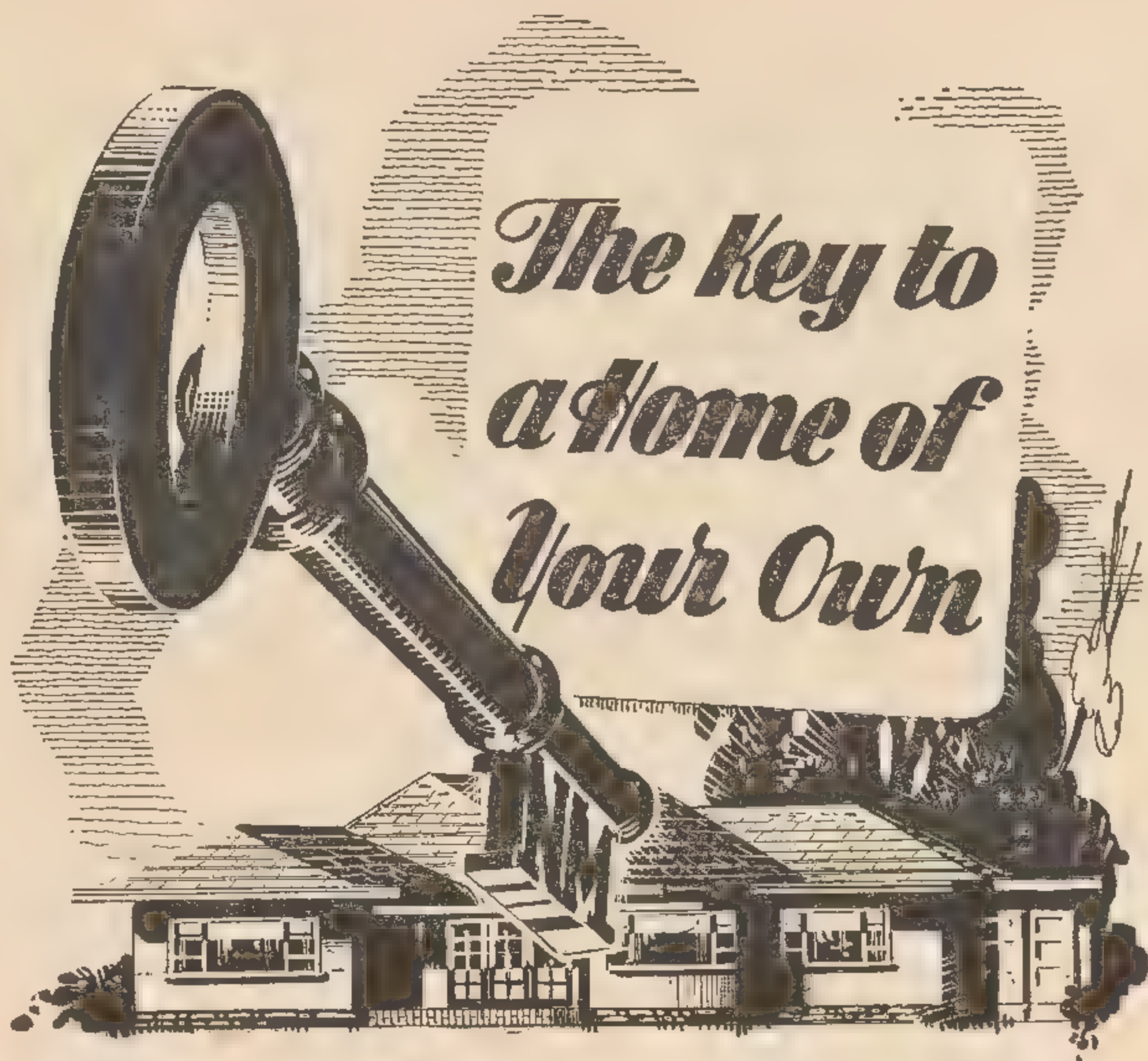
Grouping of rooms here has been developed out of the requirements of the family life. Living rooms are together, with the kitchen nearby, while a sun room opening off the lounge is essential, and the obvious extension of a room for relaxation to meet all weather conditions. Bedrooms and bathrooms are grouped to the front of the house in a convenient arrangement, so that the parts of the house where most hours are spent get a maximum of privacy. For detail plans and specification, use code number 50.

SECTION D

| | | | |
|-------|-------|---|-------|
| BRICK | £1400 | — | £1600 |
| FIBRO | £1150 | — | £1250 |

WARNING

In presenting the figures of approximate cost in this section at £125 per square for brick, and £100 per square for asbestos-cement (commonly called "fibro") and timber readers are warned that the fixed amounts have been adopted for convenience in presentation only. These figures will vary in various localities; in different cities and from one State of the Commonwealth to another. Built-in features of the home, and difficulties of building lots, too, will vary the quoted price per square.



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|---|---------|--------|
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A SMALL HOUSE IN THE SUBURBS

Suburban homes must be compact in the planning, because the site does not permit of waste space if the maximum living comfort is to be obtained. That has been the key-note of this plan.

OUTLINE OF PLAN

LIVING SPACE

| | |
|----------------------------|-----|
| Vestibule and Hall | 100 |
| Lounge | 182 |
| Dining Room | 140 |
| Kitchen | 90 |
| Open Verandah | 112 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 175 |
| Second Bedroom | 108 |

OTHER SPACES

| | |
|----------------------|----|
| Bathroom | 39 |
| Water Closet | 15 |
| Laundry | 42 |

| | |
|---|-------------------|
| Total Floor Area | 1,000 square feet |
| Total Squarage, External | 1,150 square feet |
| Minimum Width of Building Block | 35 feet |

APPROXIMATE COST:

| | |
|---------------------------------|--------|
| BRICK (£125 per square) | £1,437 |
| FIBRO (£100 per square) | £1,150 |

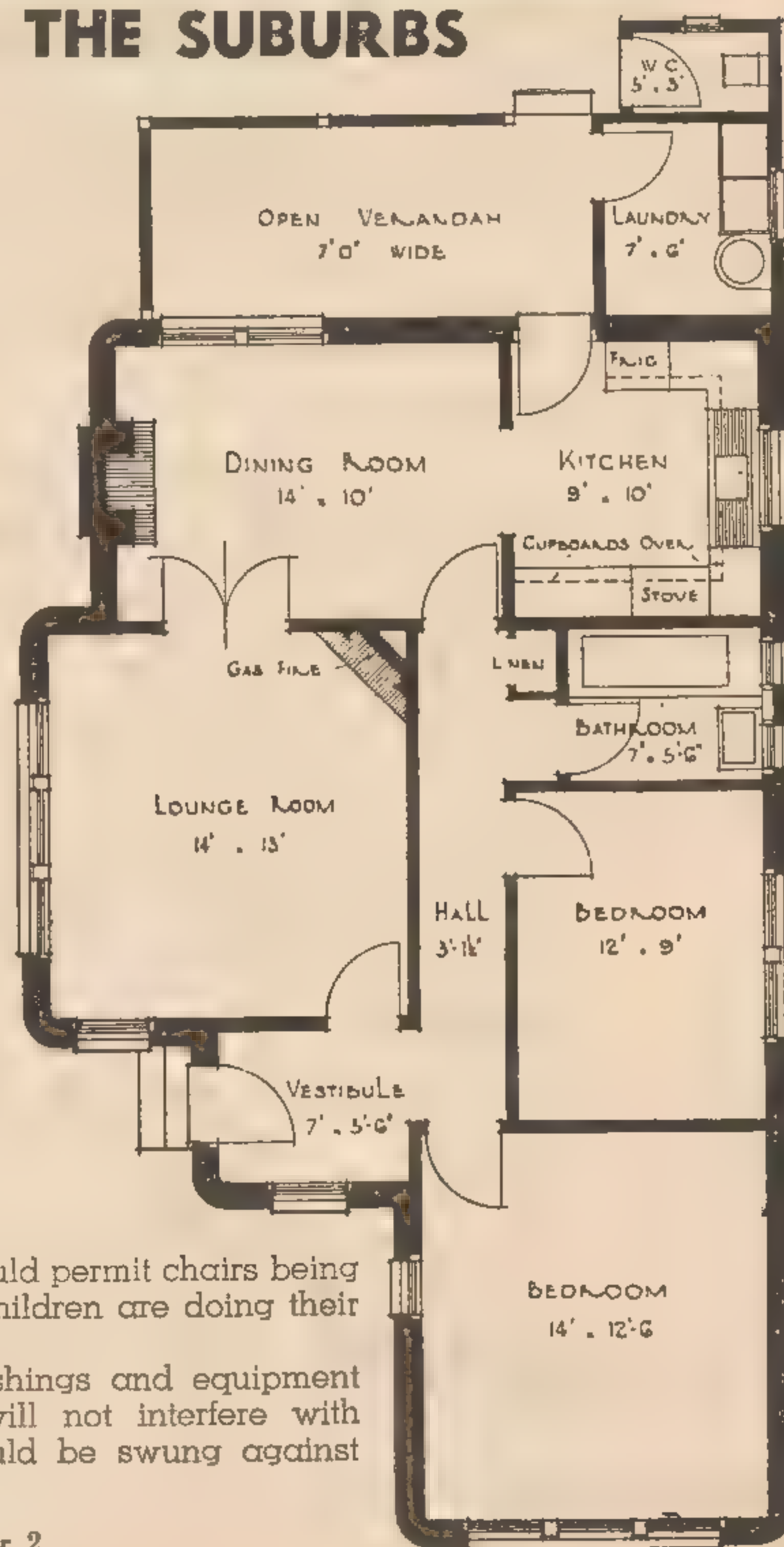
(Excluding fences, paths, sewerage.)

Additional compactness could be obtained in this plan by building in wardrobes along the wall dividing the bedrooms. The space required would be less than separate pieces, and more accommodation could be provided by one opening into each of the bedrooms.

In the dining room a fireplace has been installed, as this room could be used as a sitting room as well, although sliding doors may be preferable to swing doors, as that would permit chairs being placed on either side of the fire for grown-ups while the children are doing their homework at the table.

Otherwise the room grouping lends itself to compact furnishings and equipment to obtain a maximum comfort in each room. Windows will not interfere with any one of several furniture groupings, although doors could be swung against the blank wall to increase the apparent size of the room.

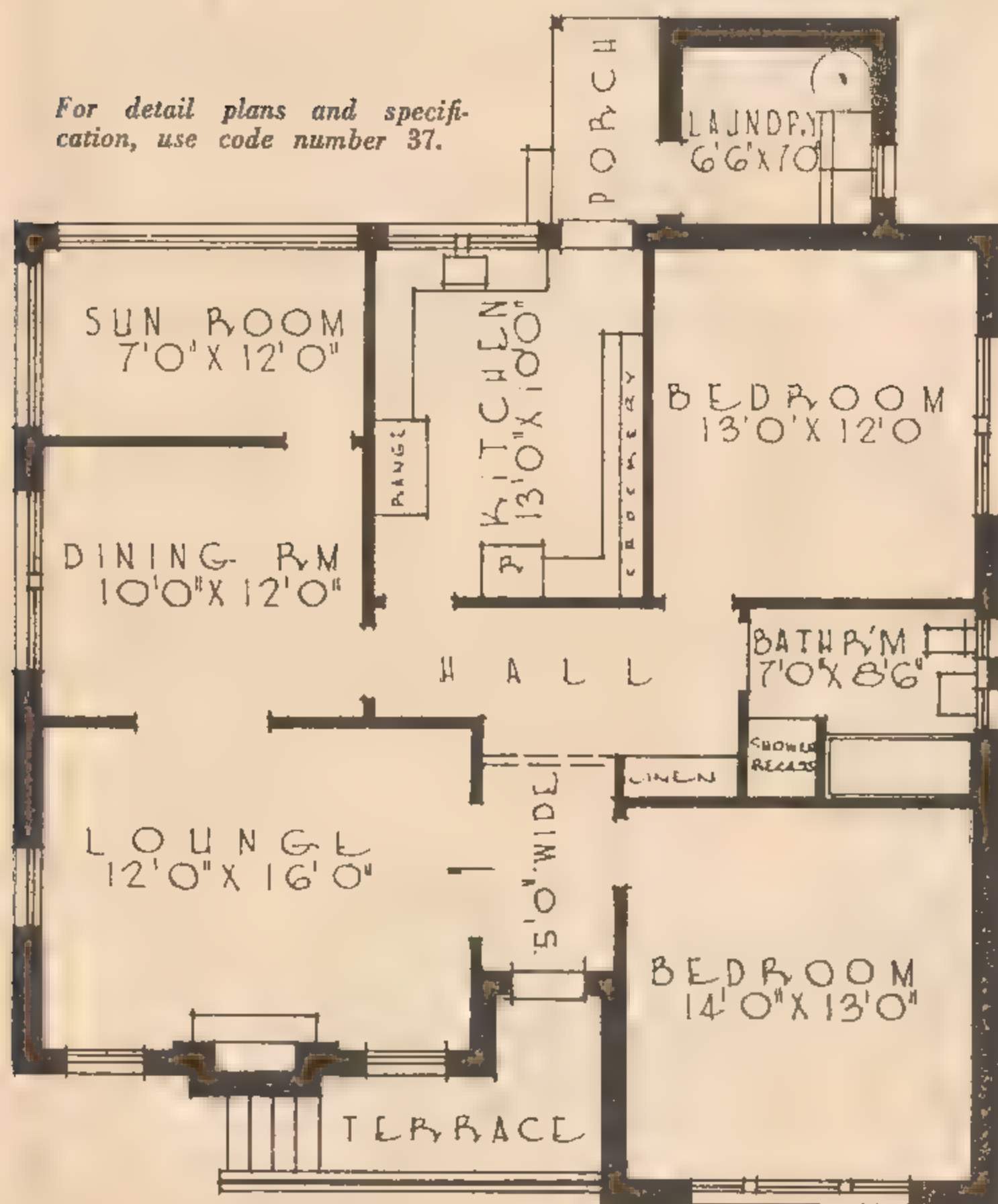
For detail plans and specification, use code number 2.





WROUGHT IRON, BRICK AND TILE

For detail plans and specification, use code number 37.



Width of building blocks normally demand that the planning of a suburban home will be in depth, and so restricts the width of the frontage and the possibilities in planning and elevation. Here is a good solution of that problem where space available has been used to good effect, and provided rooms of a useful size combined with good appearance.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | |
|-------------|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | 100 |
| Lounge | .. | .. | .. | .. | .. | 192 |
| Dining Room | .. | .. | .. | .. | .. | 120 |
| Sun Room | .. | .. | .. | .. | .. | 84 |
| Kitchen | .. | .. | .. | .. | .. | 130 |

SLEEPING

| | | | | | | |
|----------------|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | 182 |
| Second Bedroom | .. | .. | .. | .. | .. | 130 |

OTHER SPACES

| | | | | | | |
|----------|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | 60 |
| Laundry | .. | .. | .. | .. | .. | 45 |

| | | | | | | |
|---------------------------------|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | 1,043 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | 1,192 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | 40 feet |

APPROXIMATE COST:

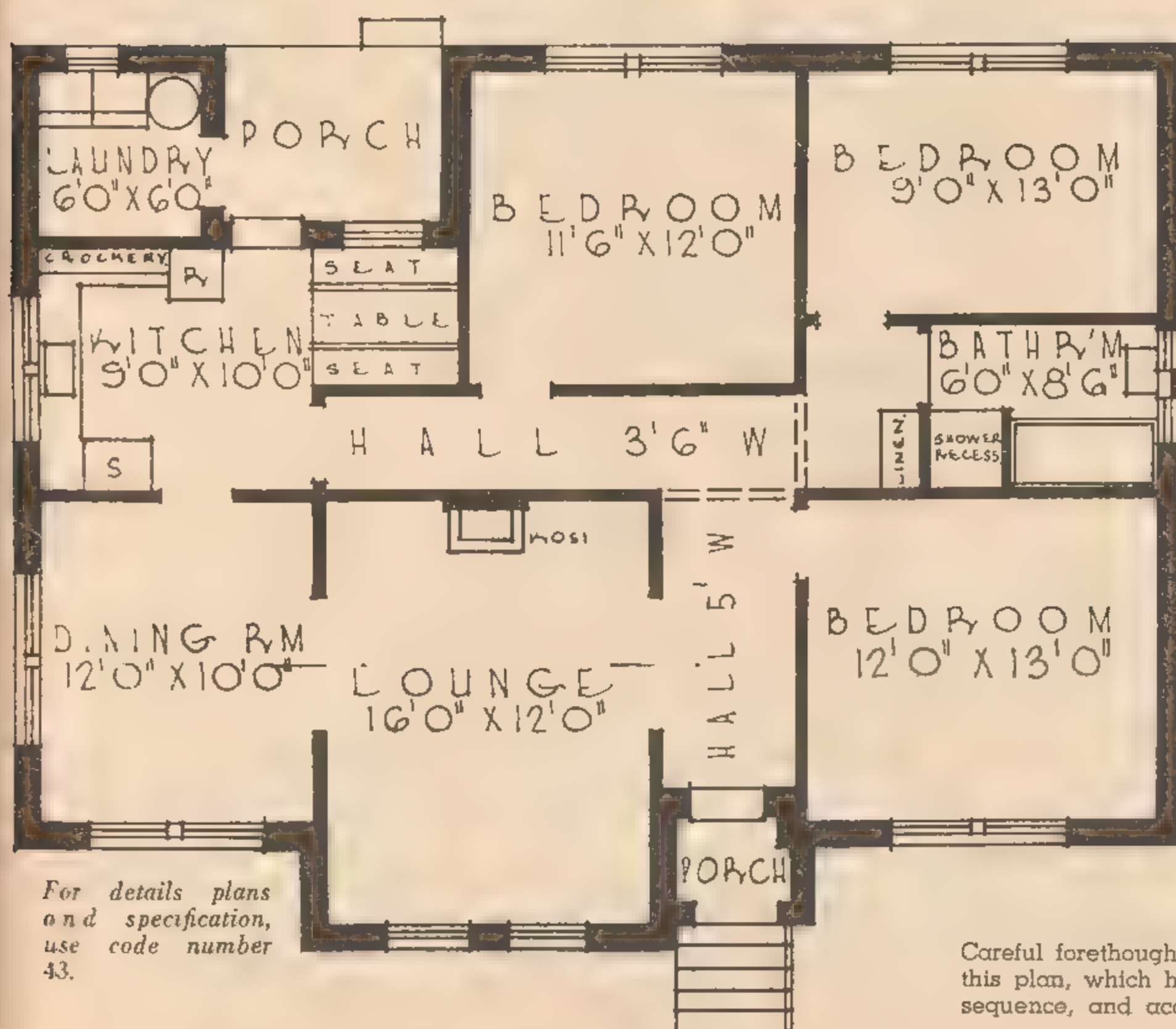
| | | | |
|-------------------------|----|----|--------|
| BRICK (£125 per square) | .. | .. | £1,490 |
| FIBRO (£100 per square) | .. | .. | £1,192 |

(Excluding fences, paths, sewerage.)

Additional width has given a good deal of living comfort to the rooms, and permitted a grouping of living space that is rarely seen in the smaller home. This will add considerably to the convenience in living, which has been carefully examined in designing the ultimate home.



SMALL HOUSE TAKES CARE OF ITSELF



For details plans
and specification,
use code number
43.

There is no doubt that the wider frontage block of land increases the scope in planning a home which is able to exploit the planning in width like the Americans instead of the planning in depth, which is the common practice in this country. The greater opportunity has been used effectively in this case.

OUTLINE OF PLAN

LIVING SPACE

| | | | |
|-------------|----|----|-----|
| Hall | .. | .. | 100 |
| Lounge | .. | .. | 192 |
| Dining Room | .. | .. | 120 |
| Kitchen | .. | .. | 90 |

SLEEPING

| | | | |
|----------------|----|----|-----|
| Main Bedroom | .. | .. | 166 |
| Second Bedroom | .. | .. | 117 |
| Third Bedroom | .. | .. | 138 |

OTHER SPACES

| | | | |
|----------|----|----|----|
| Bathroom | .. | .. | 51 |
| Laundry | .. | .. | 36 |

| | Sq. ft. |
|---------------------------------|---------|
| Total Floor Area | 1,010 |
| Total Squarage, External | 1,150 |
| Minimum Width of Building Block | 50 ft. |

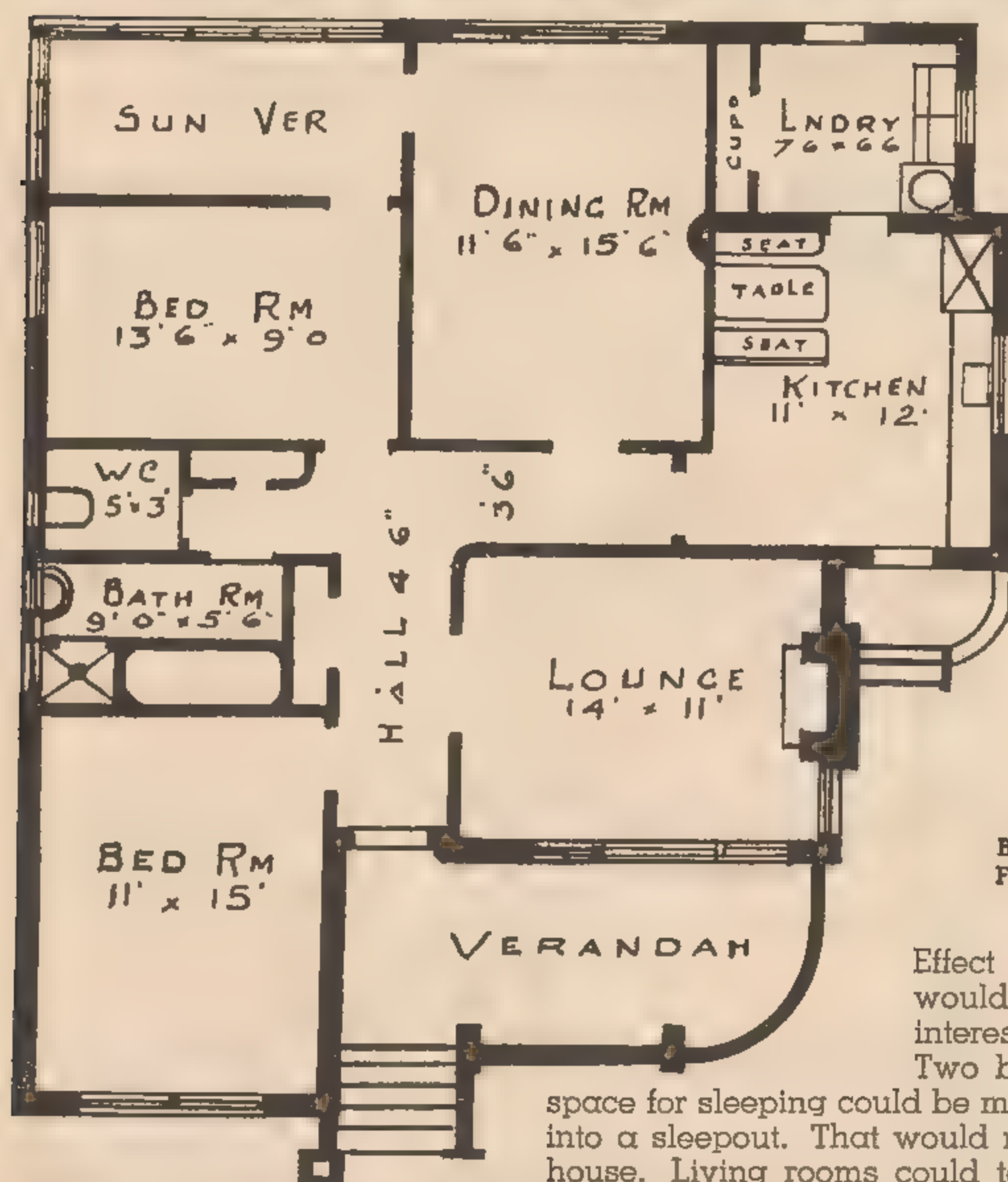
APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per sq.) | £1,437 |
| FIBRO (£100 per sq.) | £1,150 |
| (Excluding fences, paths, sewerage.) | |

Careful forethought has been given to the arrangement of this plan, which has grouped all facilities in their normal sequence, and according to the requirements of living.



DOUBLE ENTRANCE FOR COUNTRY COTTAGE



Homes in country towns can now have the same conveniences as those built in the city, since many of the areas outside the metropolitan are served with electricity, and transport will bring any material required in the structure or its fittings.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|---------|-----|
| Hall and Passage | .. .. . | 98 |
| Lounge | .. .. . | 154 |
| Dining Room | .. .. . | 178 |
| Sun Verandah | .. .. . | 80 |
| Kitchen | .. .. . | 132 |

SLEEPING

| | | |
|----------------|---------|-----|
| Main Bedroom | .. .. . | 165 |
| Second Bedroom | .. .. . | 121 |

OTHER SPACES

| | | |
|--------------|---------|----|
| Bathroom | .. .. . | 50 |
| Water Closet | .. .. . | 15 |
| Laundry | .. .. . | 48 |

| | | |
|---------------------------------|---------|-------------------|
| Total Floor Area | .. .. . | 1,041 square feet |
| Total Squarage, External | .. .. . | 1,200 square feet |
| Minimum Width of Building Block | .. .. . | 45 feet |

APPROXIMATE COST:

| | | |
|--------------------------------------|---------|--------|
| BRICK (£125 per square) | .. .. . | £1,500 |
| FIBRO (£100 per square) | .. .. . | £1,200 |
| (Excluding fences, paths, sewerage.) | | |

Effect of this home is to give two frontages so that it would be most suitable for a corner site, when interest would be given to either elevations.

Two bedrooms have been provided, but additional space for sleeping could be made available by converting the sun verandah into a sleepout. That would materially increase the accommodation of the house. Living rooms could take that, as a generous allocation has been

given them. That is necessary in the country, where hospitality in the home is far more usual than in the case of the metropolitan area.

For detail plans and specification, use code number 61.



TALL TREES

Appearance of any home is enhanced by the background, especially when there are tall trees to break the harshness of the roof line against the sky.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------------|-----|
| Hall and Passage | 85 |
| Lounge | 195 |
| Dining Room | 143 |
| Kitchen | 130 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 182 |
| Second Bedroom | 154 |

OTHER SPACES

| | |
|--------------------|----|
| Bathroom | 59 |
| Water Closet | 21 |
| Laundry | 42 |

Total Floor Area 1,000 square feet

Total Squarage, External 1,250 square feet

Minimum Width of Building Block 50 feet

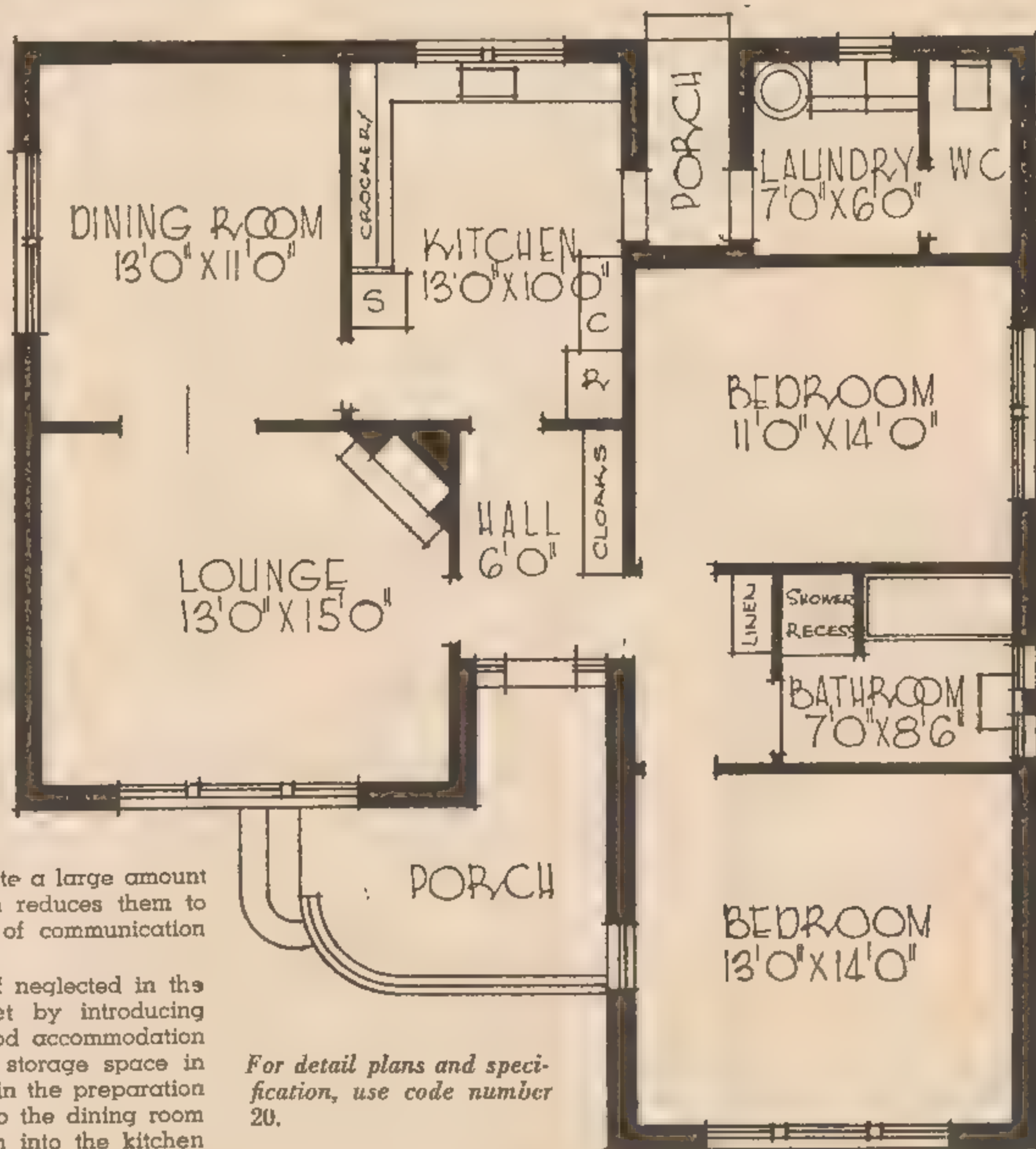
APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,550 |
| FIBRO (£100 per sq.) | £1,250 |

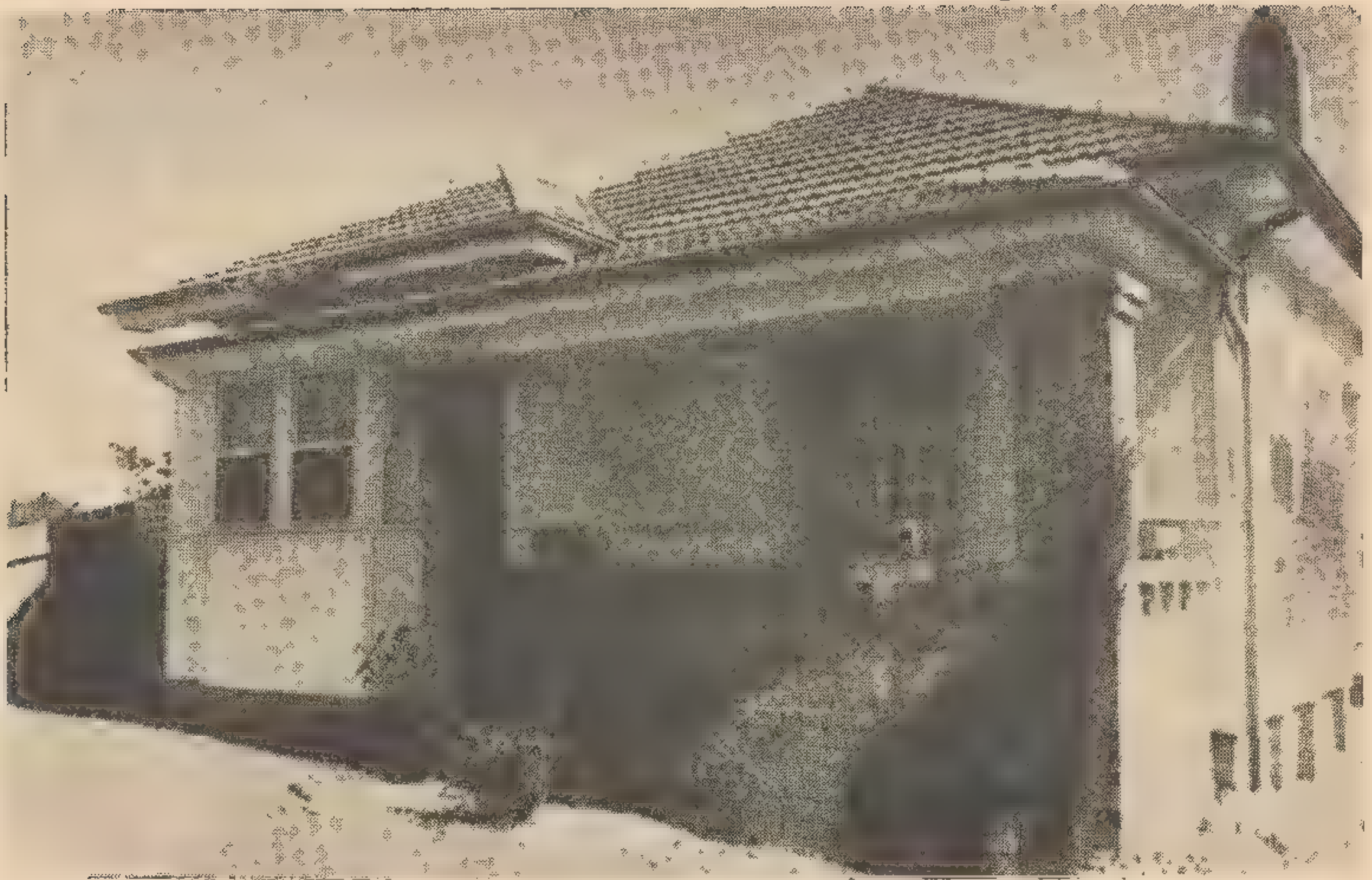
(Excluding fences, paths, sewerage.)

Halls and passage ways are apt to take up quite a large amount of space in the house plans, but this solution reduces them to a minimum without detracting from the ease of communication or convenience of the home.

Odd corners are also apt to become useless if neglected in the original layout. This difficulty has been met by introducing cupboards wherever needed. The result is good accommodation for coats and linen, while there is plenty of storage space in the kitchen just where it will prove convenient in the preparation of meals. Other fittings may be introduced into the dining room and lounge as a servery from the dining room into the kitchen or a corner desk and shelving into the lounge.



For detail plans and specification, use code number 20.



ASBESTOS AND BRICK

Blending two materials in the structure of a home can often be done effectively, as in the case of brick and fibro, using brick for the foundation and piers, fibro for the walls.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | | | |
|-------------|----|----|----|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | .. | .. | .. | 90 |
| Lounge | .. | .. | .. | .. | .. | .. | .. | .. | 168 |
| Dining Room | .. | .. | .. | .. | .. | .. | .. | .. | 132 |
| Sun Room | .. | .. | .. | .. | .. | .. | .. | .. | 96 |
| Kitchen | .. | .. | .. | .. | .. | .. | .. | .. | 90 |

SLEEPING

| | | | | | | | | | |
|----------------|----|----|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | .. | .. | 120 |

OTHER SPACES

| | | | | | | | | | |
|----------|----|----|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | .. | .. | 60 |
| Laundry | .. | .. | .. | .. | .. | .. | .. | .. | 42 |
| Verandah | .. | .. | .. | .. | .. | .. | .. | .. | 80 |

| | | | | | | | | | |
|---------------------------------|----|----|----|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | .. | .. | .. | 1,046 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | .. | .. | .. | 1,200 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | .. | .. | .. | 30 feet |

APPROXIMATE COST:

| | | | | | | | | | |
|-------------------------|----|----|----|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | .. | .. | .. | £1,500 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | .. | .. | .. | £1,200 |

(Excluding fences, paths, sewerage.)

Possibilities in using a side entrance to the suburban home have never been exploited to any great extent, because most people are apt to think the entrance must be in the front of the house. There are certainly advantages in a direct entrance from the street, and a clear indication on entering the gate, but it is privacy that one requires in a home, a retreat from all the outside world. That is a suggestion in the side entrance. But that is not all, because the side entrance often shortens the passage way and saves building costs, while it permits a greater flexibility in room arrangements.

In this plan the side entrance has been used for a two-bedroom house. Some may not see the value in having a sun room off the dining room according to the grouping, when an alteration could be made by switching the laundry and sun room, the dining room and bedroom. Other alternatives are available because few homes are used in exactly the same way as intended by the builder once the original occupier vacates.

For details plans and specification, use code number 7.





THEY ASKED FOR LIVING SPACE

Advantages of the triple-fronted home are not exploited in this country as in the United States, for instance, but there is much to be said for the arrangement. Width of building block is apt to restrict its use, yet there are many opportunities for improved appearance.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Hall and Passage | 84 |
| Lounge | 180 |
| Dining Room .. | 132 |
| Kitchen | 110 |
| Sun Room | 83 |

SLEEPING

| | |
|-------------------|-----|
| Main Bedroom .. | 168 |
| Second Bedroom .. | 138 |

OTHER SPACES

| | |
|-----------------|----|
| Bathroom | 58 |
| Laundry | 41 |

| | |
|------------------------------------|---------|
| | Sq. ft. |
| Total Floor Area .. | 994 |
| Total Squarage, External | 1,200 |
| Minimum Width of Building Block .. | 50 ft. |

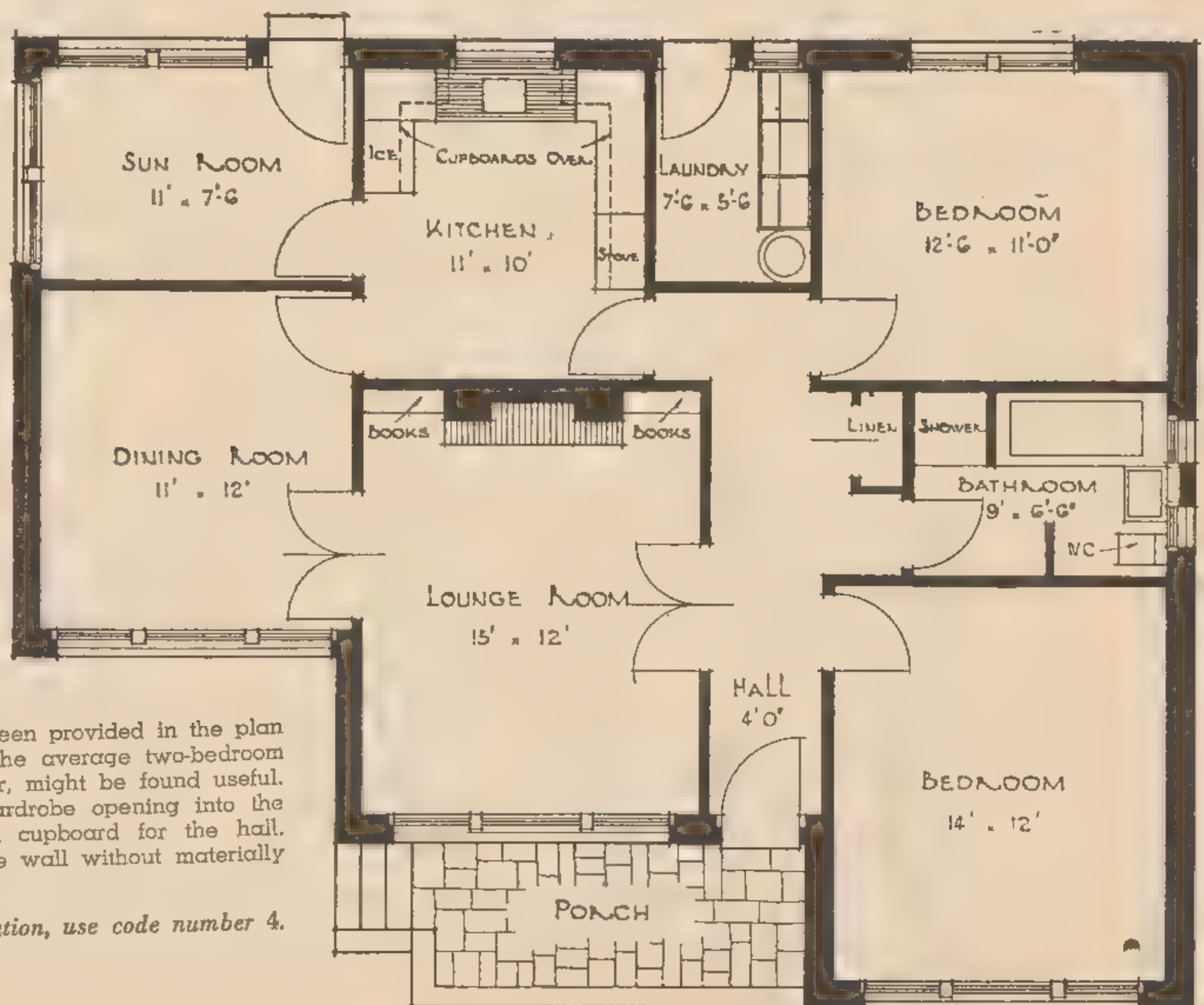
APPROXIMATE COST:

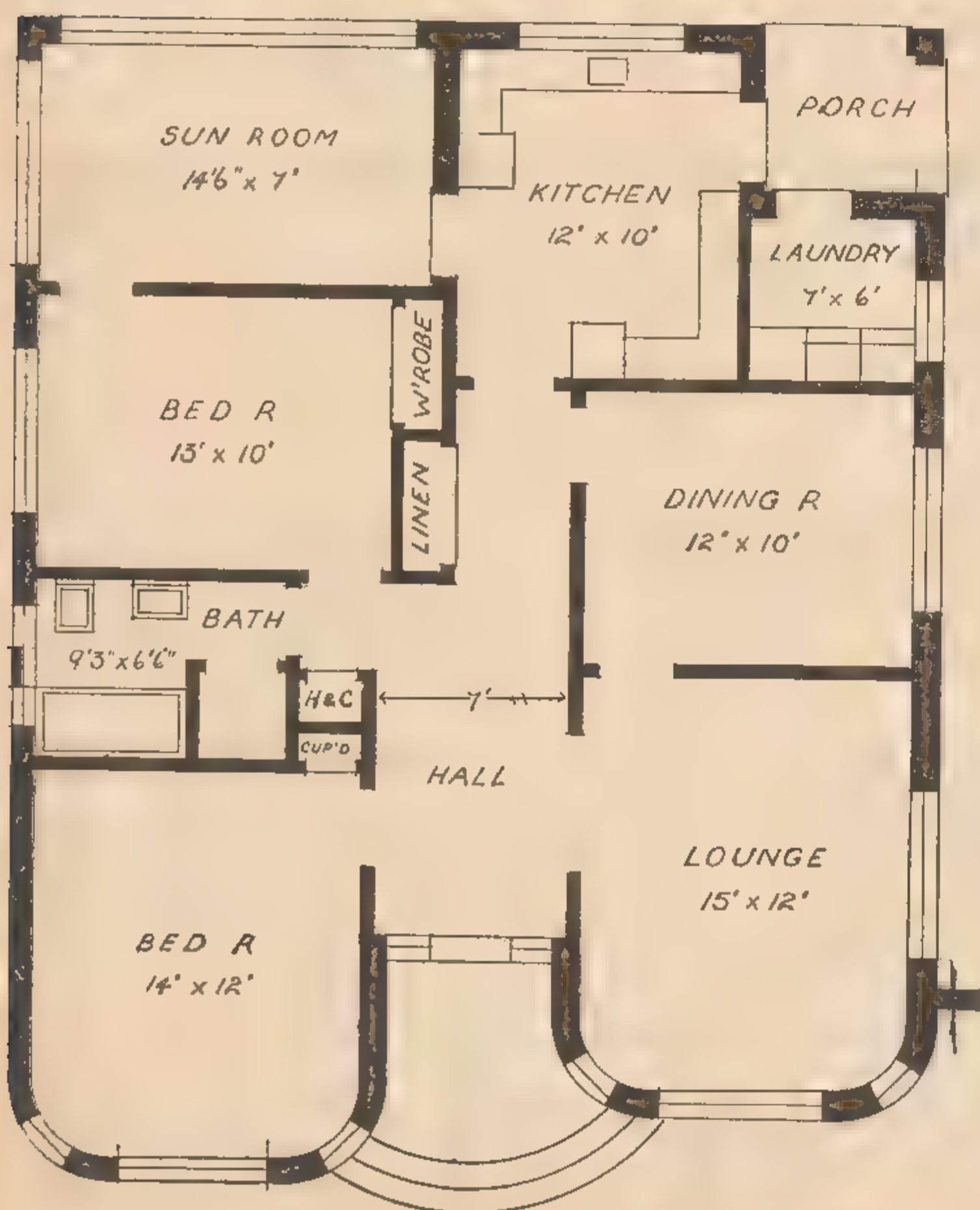
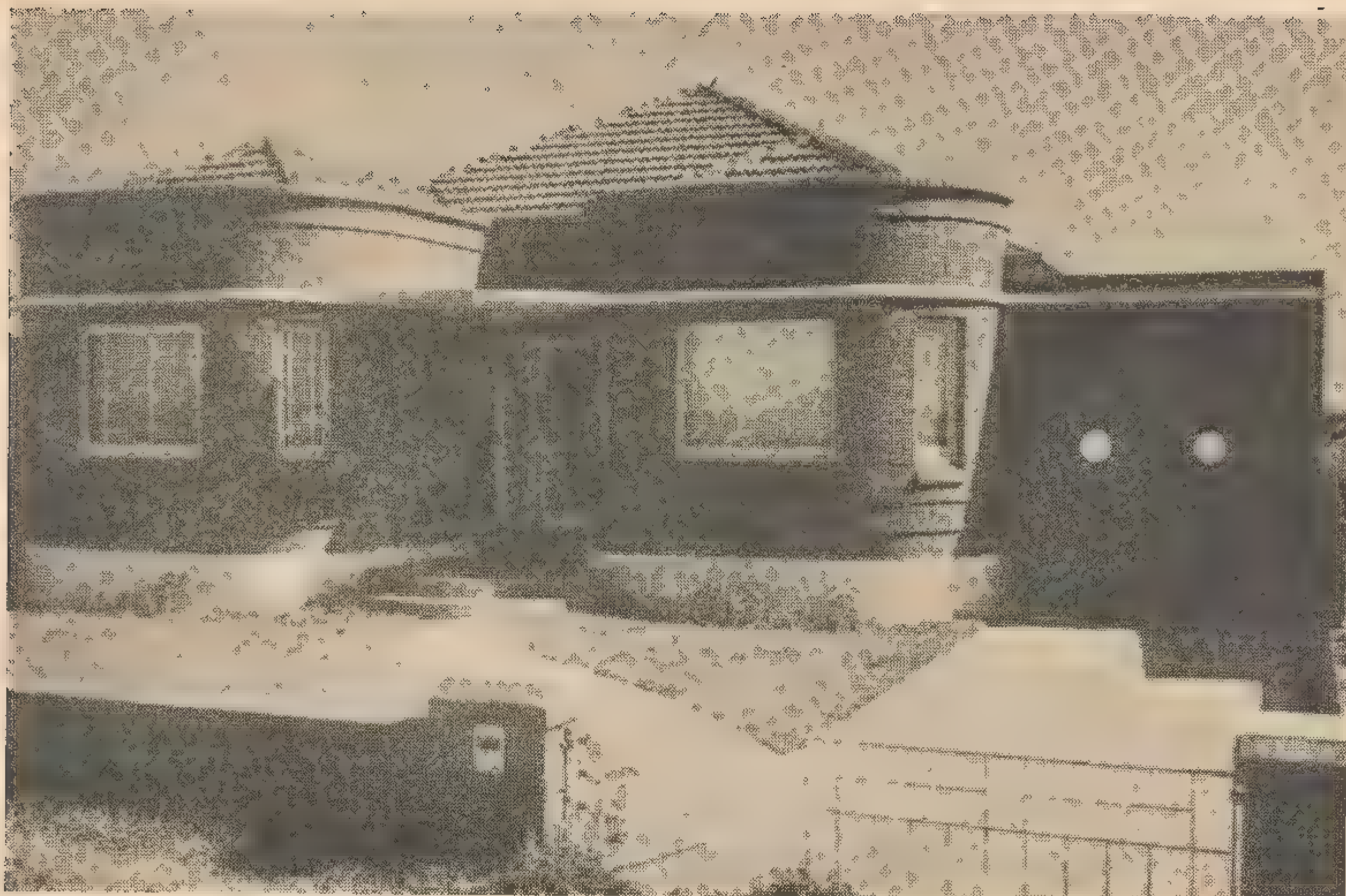
| |
|-----------------------|
| BRICK (£125 per sq.) |
| £1,500 |
| FIBRO (£100 per sq.), |
| £1,200 |

(Excluding fences, paths, sewerage.)

Ample cupboard space has been provided in the plan to meet the requirements of the average two-bedroom home. One addition, however, might be found useful. That would be a built-in wardrobe opening into the main bedroom, and a cloak cupboard for the hall. This could be built along one wall without materially reducing the living space.

For detail plans and specification, use code number 4.





WIDE FRONTAGE

Many simple changes in design can effect wide differences in the external appearance of a home, as in this case, where a wall and double doorway has been introduced as an extension to give the appearance of a much bigger home.

OUTLINE OF PLAN

LIVING SPACE

| | |
|--------------------------|-----|
| Hall and Passage | 119 |
| Lounge | 180 |
| Dining Room | 120 |
| Kitchen | 120 |
| Sun Room | 101 |

SLEEPING

| | |
|------------------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 130 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 60 |
| Laundry | 42 |

| | |
|---|-------------------|
| Total Floor Area | 1,040 square feet |
| Total Squarage, External | 1,150 square feet |
| Minimum Width of Building Block | 50 feet |

APPROXIMATE COST:

| | |
|---------------------------------|--------|
| BRICK (£125 per square) | £1,400 |
| FIBRO (£100 per square) | £1,150 |

(Excluding fences, paths, sewerage.)

Plans for this house having a front facade, as illustrated above, provide for two bedrooms, a sun room, lounge, dining room, kitchen and other offices to meet the demand in a home to-day. Each room is related to the other, and all combined to meet the demands of living in a manner that is essentially practical. Cupboard space is generous and useful, while awkward corners have been eliminated.

For detail plans and specification, use code number 31.



PLANNED IN DEPTH

Narrow frontage building sites with a great depth are more prevalent throughout Australia so that it becomes essential that houses are planned in depth to provide the necessary accommodation.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | |
|-------------|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | 70 |
| Lounge | .. | .. | .. | .. | .. | 154 |
| Dining Room | .. | .. | .. | .. | .. | 110 |
| Sun Room | .. | .. | .. | .. | .. | 66 |
| Kitchen | .. | .. | .. | .. | .. | 103 |

SLEEPING

| | | | | | | |
|----------------|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | 162 |
| Second Bedroom | .. | .. | .. | .. | .. | 102 |

OTHER SPACES

| | | | | | | |
|----------|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | 51 |
| Laundry | .. | .. | .. | .. | .. | 42 |

| | | | | | |
|---------------------------------|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | 860 square feet |
| Total Squarage, External | .. | .. | .. | .. | 1,150 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | 45 feet |

APPROXIMATE COST:

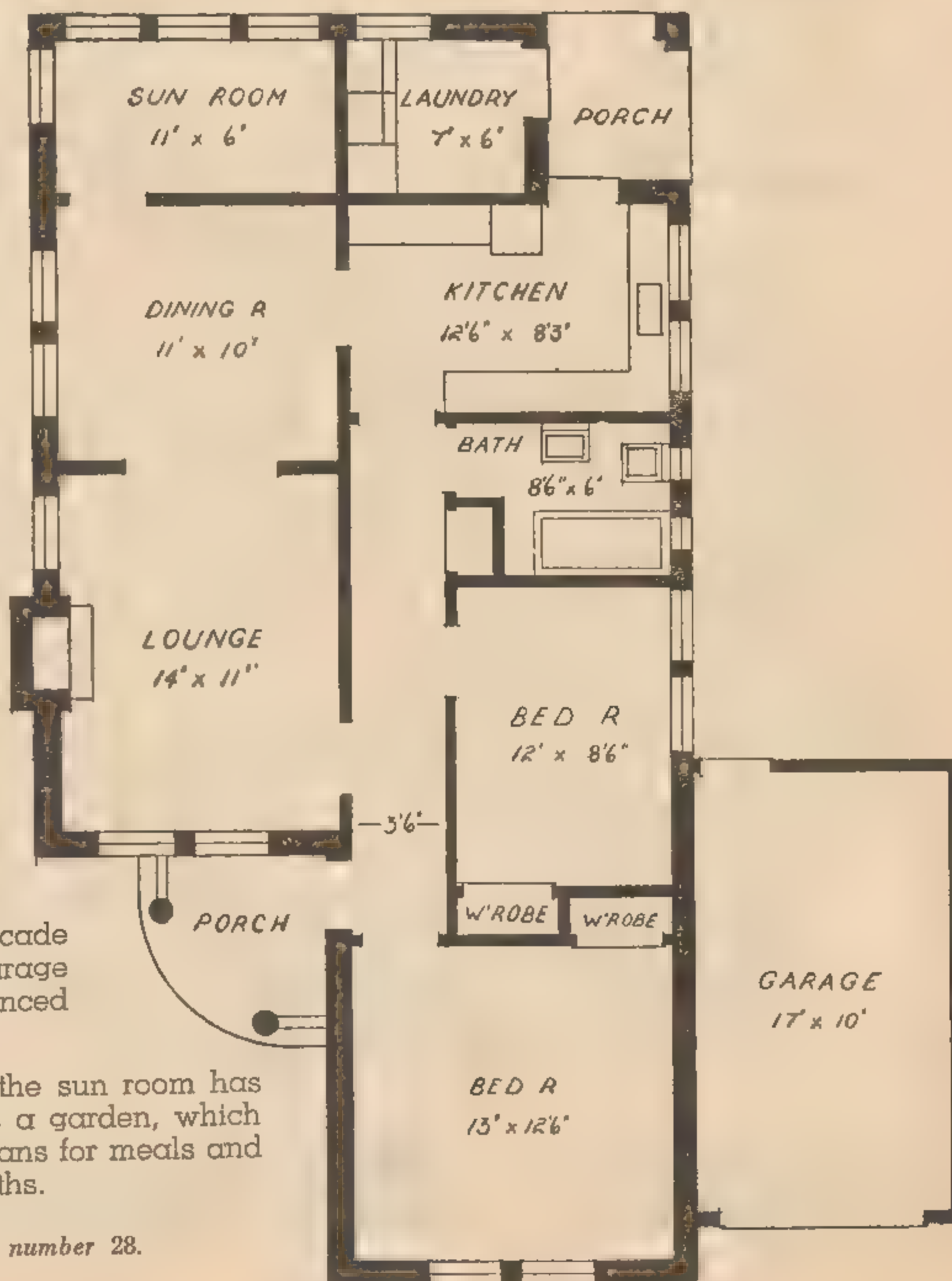
| | | | |
|-------------------------|----|----|--------|
| BRICK (£125 per square) | .. | .. | £1,400 |
| FIBRO (£100 per square) | .. | .. | £1,150 |

(Excluding fences, paths, sewerage.)

Narrowness in appearance of the front facade has been eliminated by placing the garage adjoining the house to give a more balanced appearance.

Living rooms are inter-communicating, and the sun room has been placed at the back where it overlooks a garden, which adds further to living space by providing means for meals and relaxation outdoors during the summer months.

For detail plans and specification, use code number 28.



OLD DUTCH CLEANSER

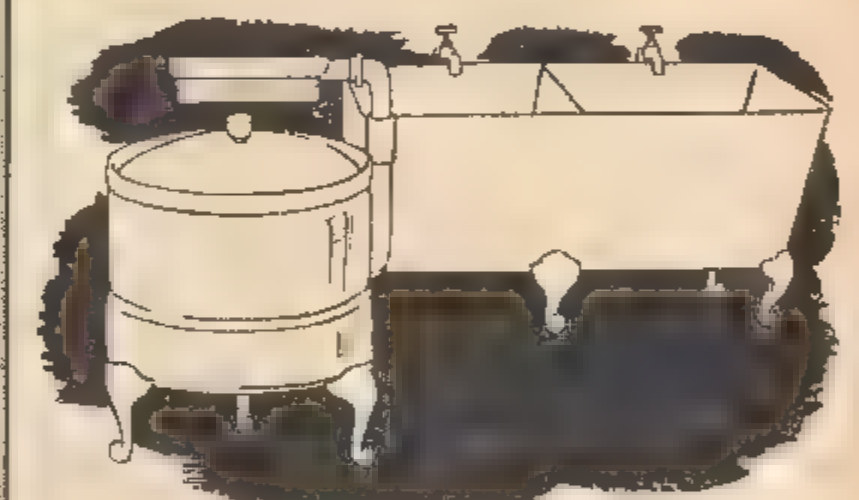
for

THE MODERN HOME

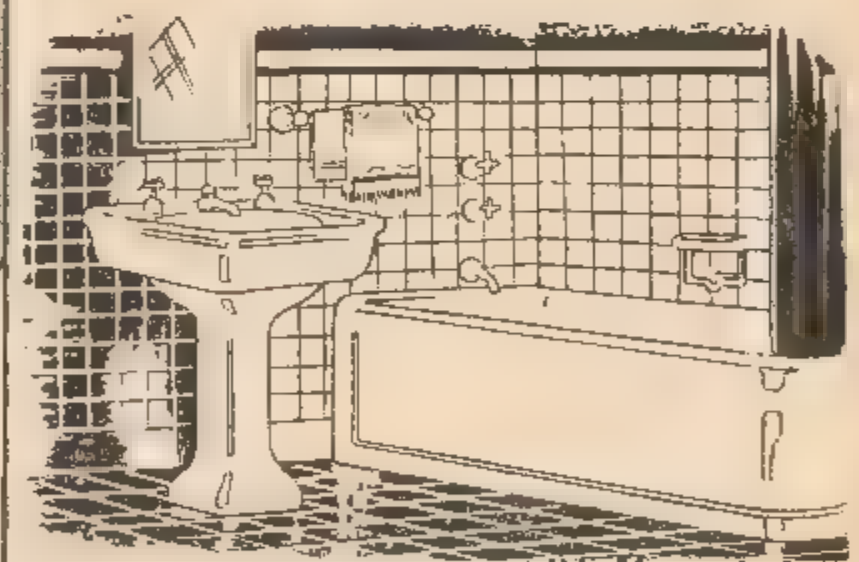
Cleans the Modern Kitchen



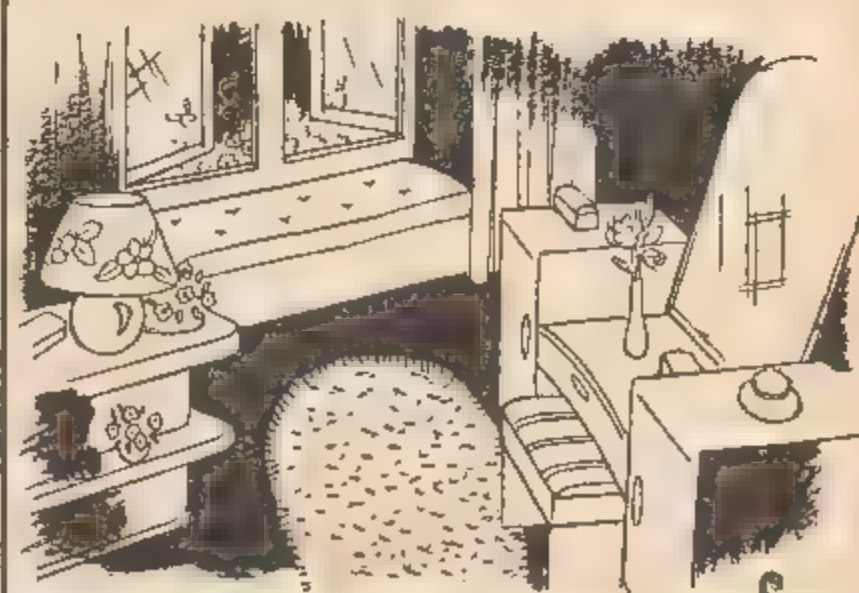
*Scrubs the
Modern
Laundry*



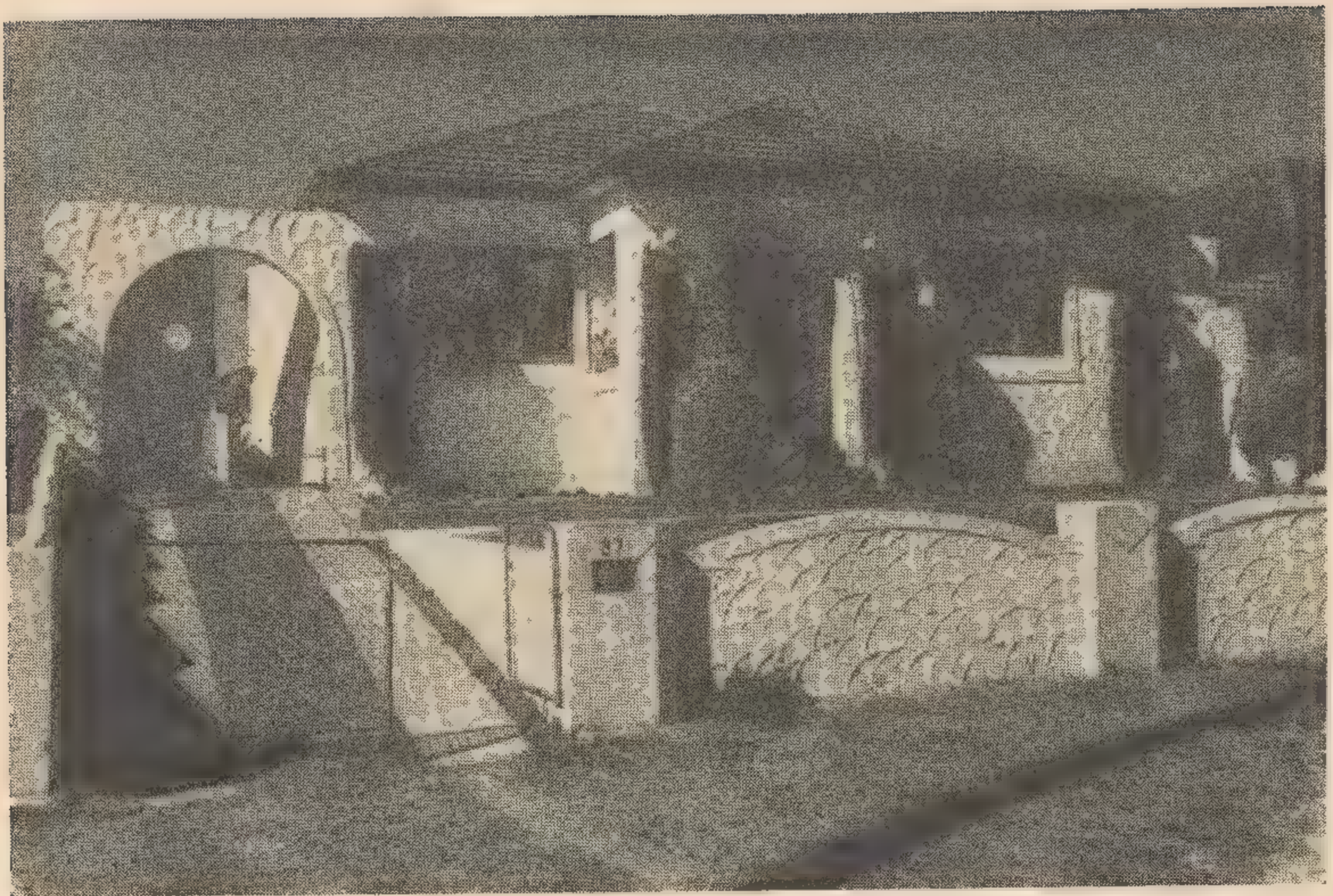
*Brightens
the
Modern
Bathroom*



*Polishes Glass
Mirrors & Paintwork*



OLD DUTCH *will not blemish the Finest Surface*



TEXTURED WHITE WALLS

Many finishes are available to the home planner of to-day, and the textured whiteness of the illustration is very suitable to the Australian climate in preventing heat penetration during the summer months by reflecting the harsh rays.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall and Passage .. | 115 |
| Lounge | 184 |
| Dining Room | 81 |
| Kitchen | 76 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 156 |
| Second Bedroom | 168 |
| Third Bedroom | 118 |

OTHER SPACES

| | |
|--------------------|----|
| Bathroom | 54 |
| Water Closet | 15 |
| Laundry | 39 |
| Porch | 32 |

Sq. ft.

| | |
|---------------------------------|--------|
| Total Floor Area | 1,038 |
| Total Squarage, External | 1,186 |
| Minimum Width of Building Block | 50 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,480 |
| FIBRO (£100 per sq.) | £1,186 |

(Excluding fences, paths, sewerage.)

Three bedrooms have been provided in the plan, which conserves space without detracting from the convenience of the home. This is

illustrated by the arrangement of the lounge, dining room and cooking recess. There is space for all essentials and, at the same time, a large living room to serve all purposes in family life.

For detail plans and specification, use code number 12.



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Houseowners' and Householders' Comprehensive policies provide you with a sure means of being certain — at little cost to yourself — that sufficient money will be available to rebuild or repair your home should it be destroyed or damaged by Fire, Storm or Tempest, Lightning, Civil Commotion, Aircraft, Burglary, and many other perils.

Your Household and Personal effects have cost you hard-won cash. An A.C.A. Houseowners' and Householders' Comprehensive policy will provide you with sufficient money to replace them in the unfortunate but possible event of their destruction or damage by Fire, Storm, Tempest, Lightning, Aircraft, Burglars or Housebreakers, etc.

An A.C.A. Comprehensive policy will also provide compensation in the event of the death of the insured Householder by the actions of Burglars, Housebreakers or Fire.

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MODERN BUNGALOW

For detail plans and specification, use code number 38.



Homes have been through many changes during the last twenty years, and few types have been more twisted and torn than the bungalow, which has adopted all kinds of forms. But here is a happy solution to the small home in the neat appearance which immediately suggests an efficient home.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | | |
|-------------|----|----|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | .. | .. | 60 |
| Lounge | .. | .. | .. | .. | .. | .. | .. | 202 |
| Dining Room | .. | .. | .. | .. | .. | .. | .. | 104 |
| Kitchen | .. | .. | .. | .. | .. | .. | .. | 80 |

SLEEPING

| | | | | | | | | |
|----------------|----|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | .. | 144 |
| Third Bedroom | .. | .. | .. | .. | .. | .. | .. | 120 |

OTHER SPACES

| | | | | | | | | |
|----------|----|----|----|----|----|----|----|----|
| Bathroom | .. | .. | .. | .. | .. | .. | .. | 60 |
| Laundry | .. | .. | .. | .. | .. | .. | .. | 44 |

| | | | | | | | | |
|---------------------------------|----|----|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | .. | .. | 982 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | .. | .. | 1,200 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | .. | .. | 40 feet |

APPROXIMATE COST:

| | | | | | | | | |
|--------------------------------------|----|----|----|----|----|----|----|--------|
| BRICK (£125 per square) | .. | .. | .. | .. | .. | .. | .. | £1,500 |
| FIBRO (£100 per square) | .. | .. | .. | .. | .. | .. | .. | £1,200 |
| (Excluding fences, paths, sewerage.) | | | | | | | | |

Three bedrooms have been provided in this plan which groups the sleeping quarters to the front of the house completely separated from the living rooms, which are conveniently grouped in the opposite corner of the structure. The only objection is that the lounge is apt to become a passageway into the kitchen. Nevertheless, the extra space is worth the disadvantage, especially when the bedrooms for the younger members of the family are equipped as bed-sitting rooms, where their personal activities will be concentrated and the lounge will be used as the general meeting-place of the family. Dimensions of the room here allow full opportunity for hours of relaxation and family life.

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Our greatest ambition is to be the owner of our own home. Ownership bestows many advantages. When planning a home, one can embody in the plans all those personal ideas tending towards comfort and convenience, which can rarely be secured in a house which is rented. Perhaps one of the greatest fears a tenant has is the feeling of insecurity which arises from the fact that absolute permanency of tenure is not guaranteed.

Fortunately for the home owner, he can be secure in the knowledge that the asset, as represented by his home, can be adequately protected, and he need have no fear of losing this asset if only he is secure in the knowledge that he has adequate insurance protection. Fire is the real danger to all property. For years architectural engineers have been fabricating buildings from materials which they hoped would prove to be fireproof. Even those built with the closest attention to this aspect have proved to be inflammable.

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SECTION E

| | | |
|-------|------|-------|
| BRICK | over | £1600 |
| FIBRO | .. | £1250 |

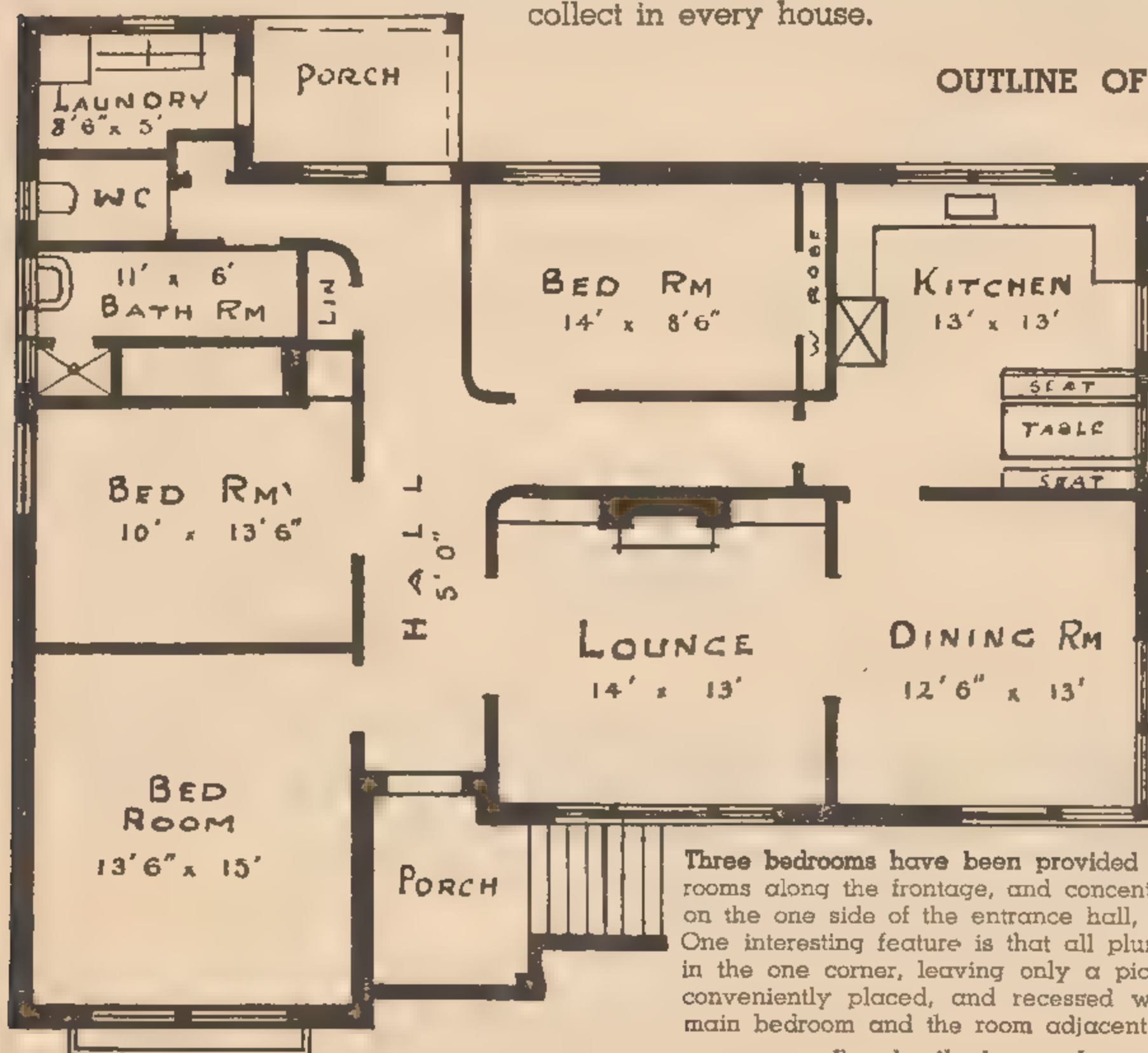
WARNING

In presenting the figures of approximate cost in this section at £125 per square for brick, and £100 per square for asbestos-cement (commonly called "fibro") and timber readers are warned that the fixed amounts have been adopted for convenience in presentation only. These figures will vary in various localities; in different cities and from one State of the Commonwealth to another. Built-in features of the home, and difficulties of building lots, too, will vary the quoted price per square.



MULTI-LEVEL PLAN FOR SLOPING SITE

Space under the house is often neglected on the sloping site when a multi-level plan can give increased accommodation. For instance, the garage can be placed under the main floor, space can be set aside for the laundry, or a tool shed may be incorporated for the storage of all those things which are apt to collect in every house.



OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------------|-----|
| Hall and Passage | 170 |
| Lounge | 182 |
| Dining Room | 162 |
| Kitchen and Nook | 169 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 202 |
| Second Bedroom | 135 |
| Third Bedroom | 119 |

OTHER SPACES

| | |
|----------------------|----|
| Bathroom | 66 |
| Water Closet | 30 |
| Laundry | 42 |

| | |
|---|----------------|
| | Sq. ft. |
| Total Floor Area | 1,277 |
| Total Squarage, External .. | 1,440 |
| Minimum Width of Building Block | 55 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,800 |
| FIBRO (£100 per sq.) | £1,440 |

(Excluding fences, paths, sewerage.)

Three bedrooms have been provided in this plan, which has placed the living rooms along the frontage, and concentrated all aspects of eating and relaxation on the one side of the entrance hall, away from the sleeping quarters. One interesting feature is that all plumbing connections have been concentrated in the one corner, leaving only a pick-up for the kitchen sink. Cupboards are conveniently placed, and recessed wardrobes could be included between the main bedroom and the room adjacent.

For detail plans and specification, use code number 56.



SPACIOUS CONVENIENCE

Depth of building sites is apt to restrict the scope in providing an individual appearance to the front facade, but the plan illustrated gives a pleasant solution to the problem.

OUTLINE OF PLAN

LIVING SPACE

| | | | | | | | |
|-------------|----|----|----|----|----|----|-----|
| Hall | .. | .. | .. | .. | .. | .. | 79 |
| Lounge | .. | .. | .. | .. | .. | .. | 252 |
| Dining Room | .. | .. | .. | .. | .. | .. | 150 |
| Kitchen | .. | .. | .. | .. | .. | .. | 64 |
| Porch | .. | .. | .. | .. | .. | .. | 84 |

SLEEPING

| | | | | | | | |
|----------------|----|----|----|----|----|----|-----|
| Main Bedroom | .. | .. | .. | .. | .. | .. | 180 |
| Second Bedroom | .. | .. | .. | .. | .. | .. | 125 |

OTHER SPACES

| | | | | | | | |
|-----------|----|----|----|----|----|----|-----|
| Bathroom | .. | .. | .. | .. | .. | .. | 54 |
| Laundry | .. | .. | .. | .. | .. | .. | 33 |
| Tool Shed | .. | .. | .. | .. | .. | .. | 42 |
| Garage | .. | .. | .. | .. | .. | .. | 180 |

| | | | | | | | |
|---------------------------------|----|----|----|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | .. | .. | .. | 1,243 square feet |
| Total Squarage, External | .. | .. | .. | .. | .. | .. | 1,420 square feet |
| Minimum Width of Building Block | .. | .. | .. | .. | .. | .. | 50 feet |

APPROXIMATE COST:

BRICK (£125 per square) £1,775

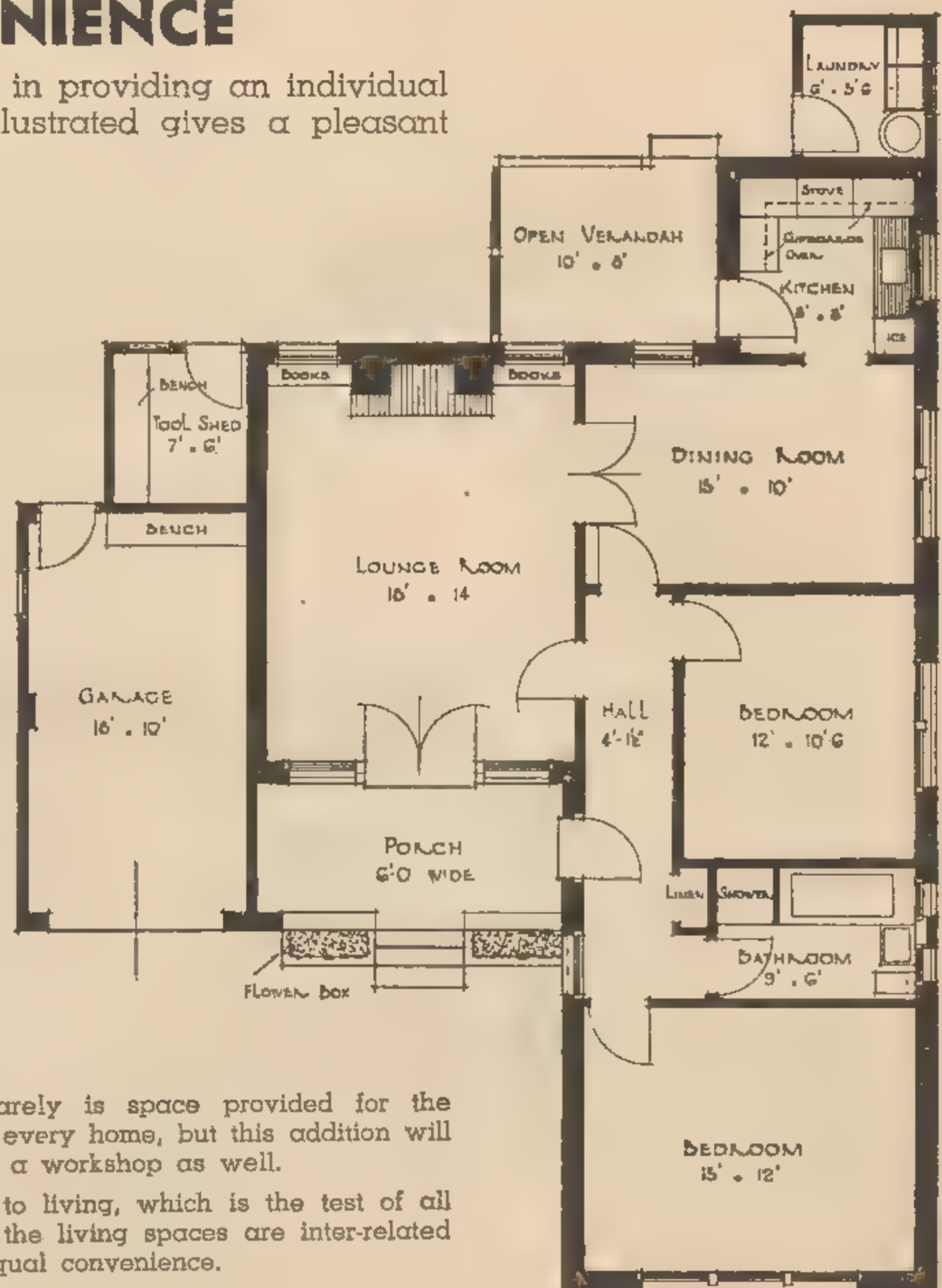
FIBRO (£100 per square) £1,420

(Excluding fences, paths, sewerage.)

Outdoor living in the cool of a summer evening has been exploited by the plan which provides spaces both in front and at the back, commanding a view from the elevated site.

Useful addition is the tool shed adjoining the garage. Rarely is space provided for the garden tools and all the other oddments which accumulate in every home, but this addition will give ample accommodation for all the etceteras, and serve as a workshop as well.

Grouping of the rooms will find favour, as they are related to living, which is the test of all home planning. The bedrooms are suitably separated, while the living spaces are inter-related by the normal sequence of use. Other features provide an equal convenience.



For detail plans and specification, use code number 3.

BEFORE YOU BUILD

OR

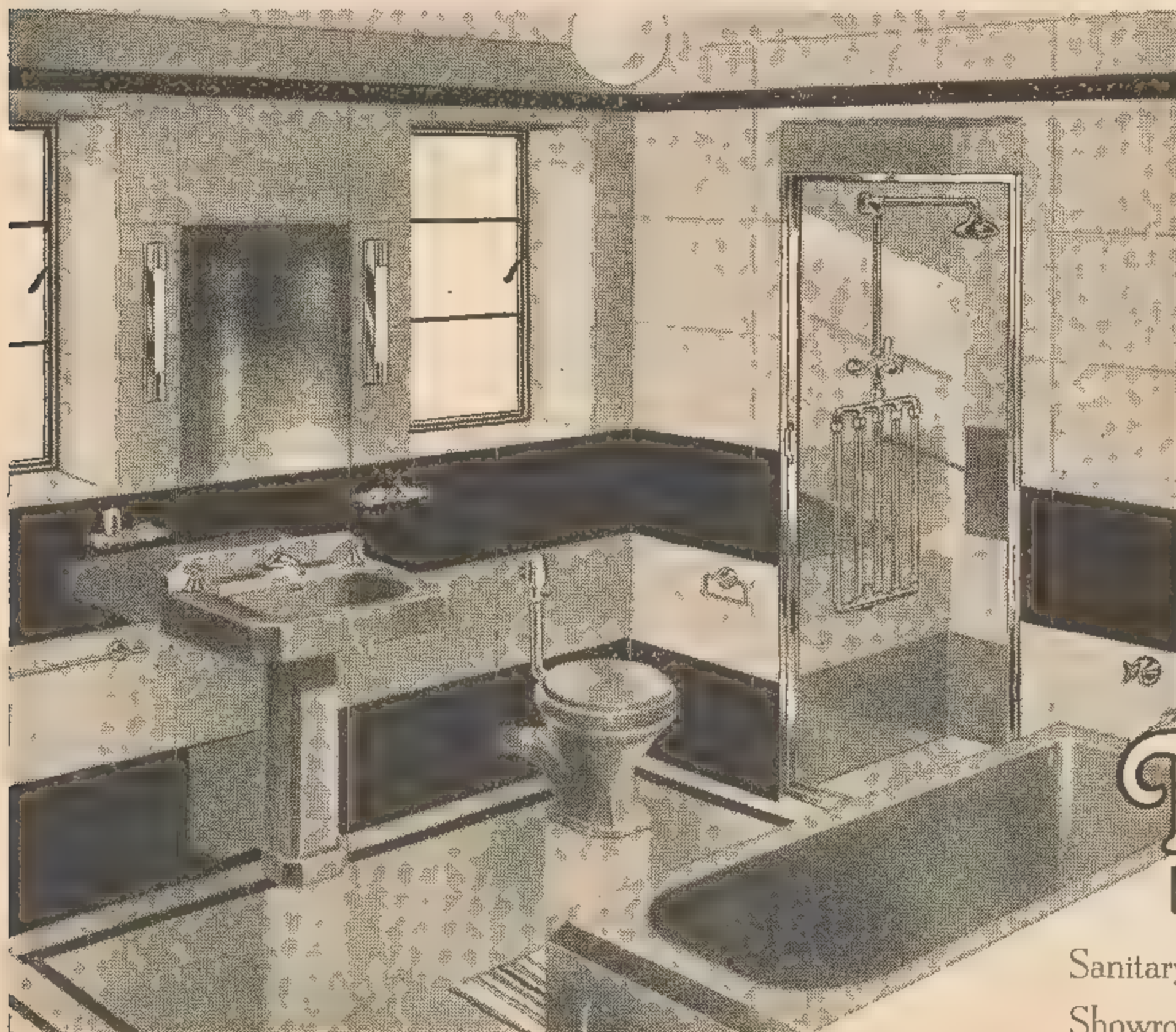
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NO GROWING PAINS . . .

Planning a home is always a compromise between desire and cost, with the result that few of us complete the structure without reducing in one way or another. That is not the case in this home, which provides for every comfort without allowing for some extensions at a later date.

OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|----|-----|
| Hall and Passage | .. | 126 |
| Lounge | .. | 180 |
| Sun Room | .. | 132 |
| Dining Room | .. | 144 |
| Kitchen | .. | 96 |

SLEEPING

| | | |
|----------------|----|-----|
| Main Bedroom | .. | 168 |
| Second Bedroom | .. | 144 |
| Third Bedroom | .. | 108 |

OTHER SPACES

| | | |
|----------|----|----|
| Bathroom | .. | 48 |
| Laundry | .. | 30 |

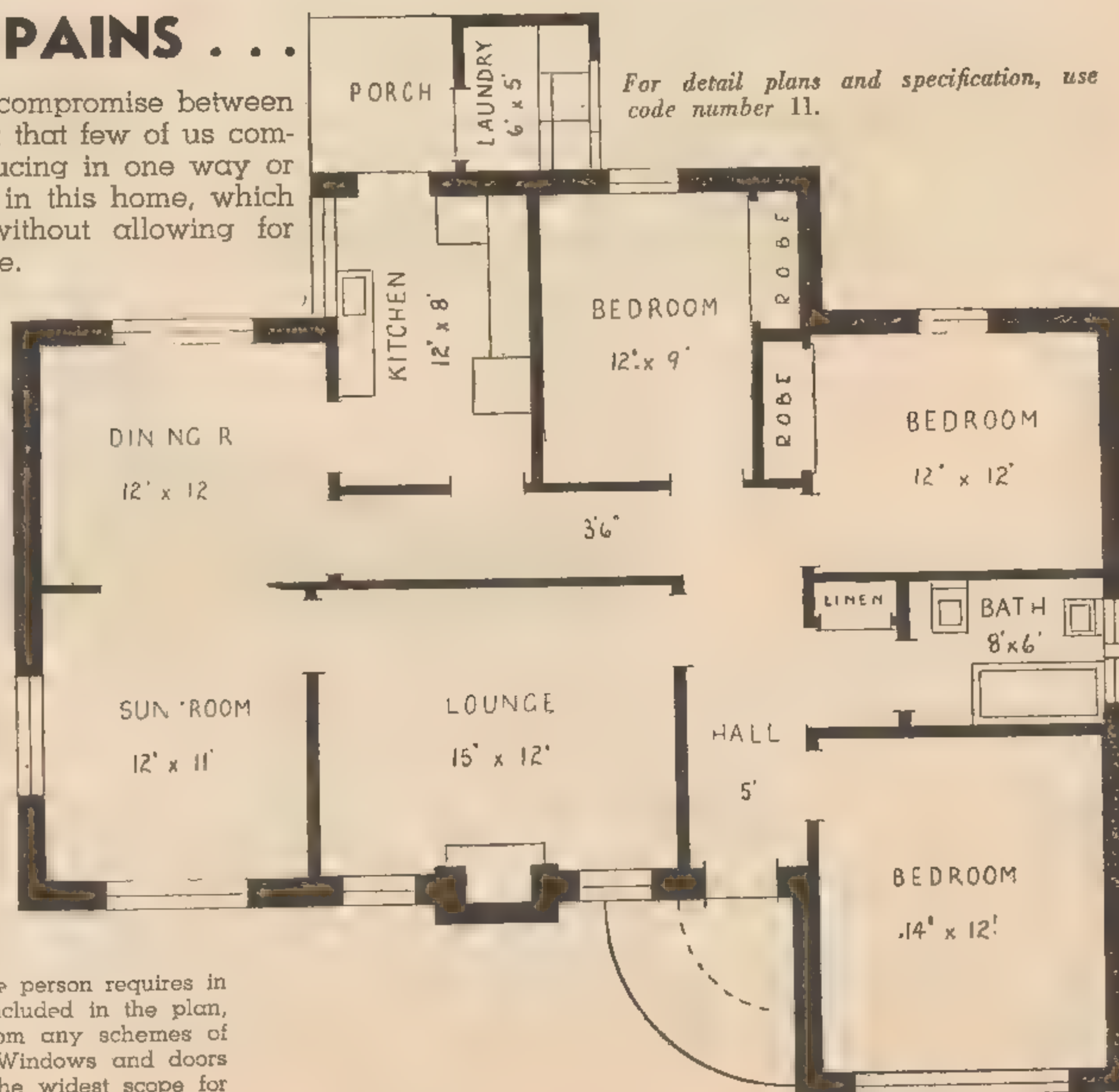
| | | |
|----------------------------------|----|--------|
| | | Sq. ft |
| Total Floor Area | .. | 1,176 |
| Total Squarage, External | .. | 1,300 |
| Minimum Width for Building Block | .. | 55 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,625 |
| FIBRO (£100 per sq.) | £1,300 |

(Excluding fences paths, sewerage.)

Almost all the rooms that the average person requires in a home for the family have been included in the plan, which assists rather than detracts from any schemes of decoration or equipment for living. Windows and doors have been spaced in order to give the widest scope for individuality.



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FAMILY HOUSE

Three bedrooms are a minimum for a family. In addition, a large amount of space must be devoted to living areas in order to meet the requirements of family life.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall and Passage .. | 155 |
| Lounge | 224 |
| Dining Room | 143 |
| Kitchen | 108 |
| Porch | 92 |

SLEEPING

| | |
|-------------------|-----|
| Main Bedroom .. | 168 |
| Second Bedroom .. | 132 |
| Third Bedroom .. | 120 |

OTHER SPACES

| | |
|-----------------|----|
| Bathroom | 60 |
| Laundry | 33 |

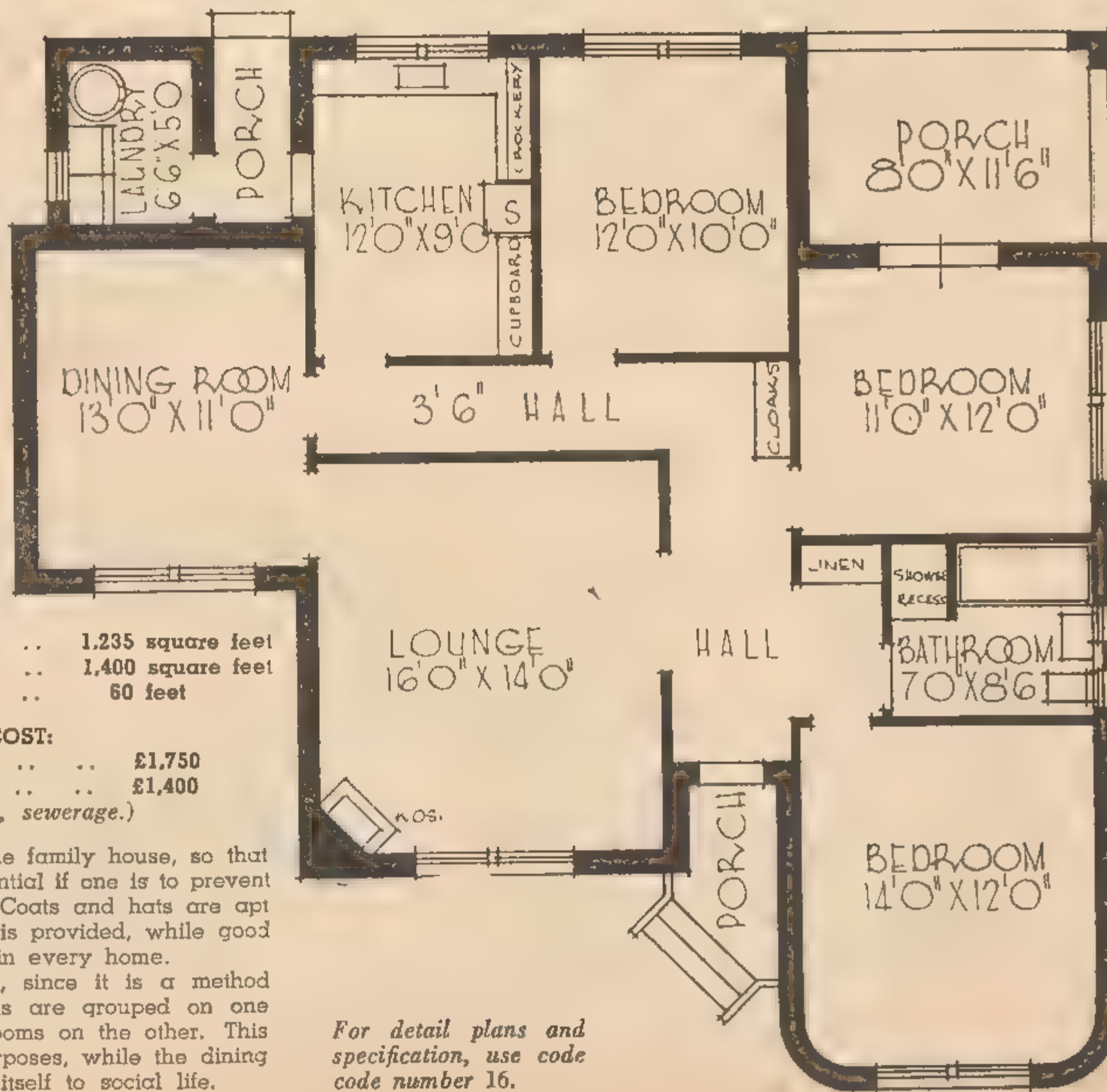
| | |
|---------------------------------------|-------------------|
| Total Floor Area | 1,235 square feet |
| Total Squarage, External | 1,400 square feet |
| Minimum Width of Building Block | 60 feet |

APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,750 |
| FIBRO (£100 per square) | £1,400 |
| (Excluding fences, paths, sewerage.) | |

Space is always at a premium in the family house, so that adequate built-in cupboards are essential if one is to prevent the rooms from becoming cluttered. Coats and hats are apt to spread everywhere unless space is provided, while good storage for linen must find a place in every home.

Grouping of rooms is worth noting, since it is a method proved suitable for living. Bedrooms are grouped on one side of the house, with the living rooms on the other. This gives a natural sequence for all purposes, while the dining room adjacent to the lounge lends itself to social life.



For detail plans and specification, use code number 16.

Meal Planning in the Modern Home

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TWO BEDROOMS OR THREE!

Demands for sleeping accommodation are apt to grow in the family house. As the children grow up, they require a room of their own. That is not necessary in the early years, so that it is a good idea to use a third bedroom as a sun room, which can be converted at some later date. That suggestion is made in the ground plan illustrated, where little difficulty would be experienced in converting the sun room into a bedroom.

OUTLINE OF PLAN

LIVING SPACE

| | |
|-------------|-----|
| Hall | 95 |
| Verandah | 133 |
| Lounge | 168 |
| Dining Room | 184 |
| Kitchen | 135 |
| Sun Room | 120 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 180 |
| Second Bedroom | 120 |

OTHER SPACES

| | |
|----------|----|
| Bathroom | 51 |
| Laundry | 46 |

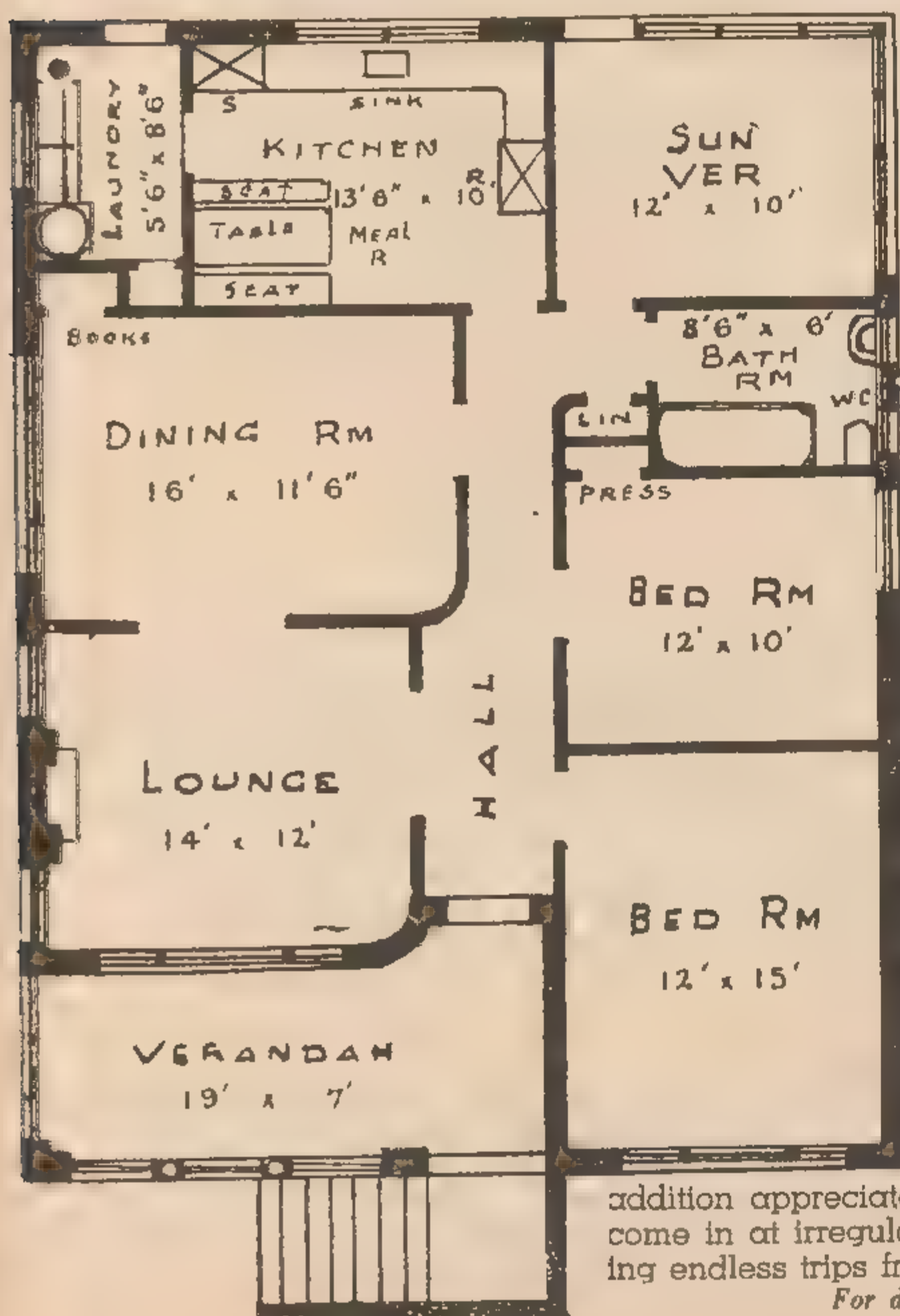
| | |
|---------------------------------|-------------------|
| Total Floor Area | 1,232 square feet |
| Total Squarage, External | 1,400 square feet |
| Minimum Width of Building Block | 40 feet |

APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,750 |
| FIBRO (£100 per square) | £1,400 |
| (Excluding fences, paths, sewerage.) | |

Inclusion of a breakfast nook in the kitchen is an addition appreciated by the housewife during the morning. The family come in at irregular intervals, and are fed direct from the stove, so saving endless trips from the kitchen to the dining room.

For detail plans and specification, use code number 52.



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*the transformation
of house*



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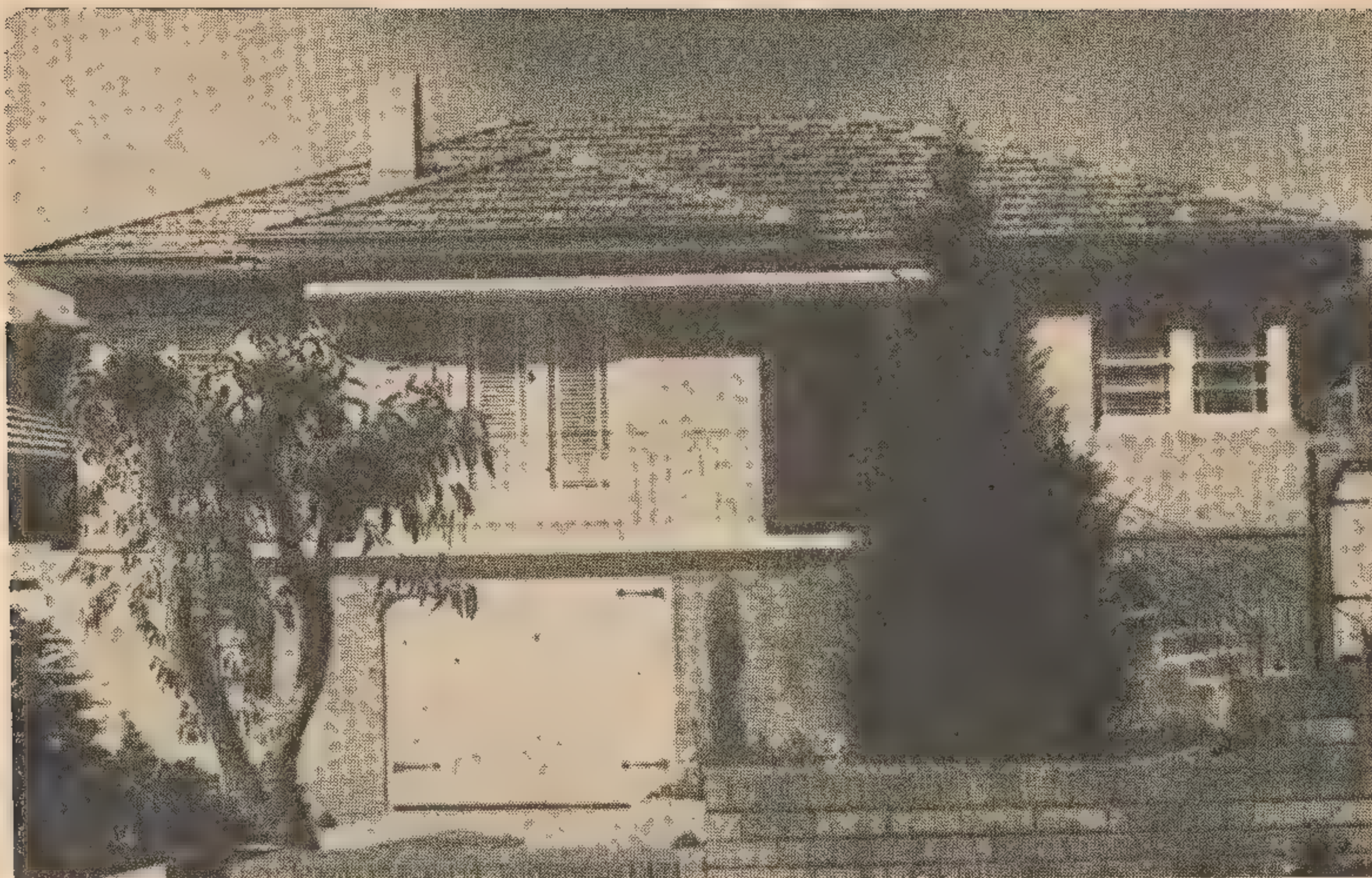
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BUILT ON A SLOPE

Sloping ground will always offer many opportunities in the planning of the home, as in this case the garage has been placed under the house, using the roof as a deck and so increasing the living space of the structure.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall and Passage .. | 158 |
| Lounge | 168 |
| Dining Room | 168 |
| Kitchen | 140 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 156 |
| Second Bedroom | 130 |
| Third Bedroom | 130 |

OTHER SPACES

| | |
|------------------|----|
| Bathroom | 66 |
| Laundry | 36 |

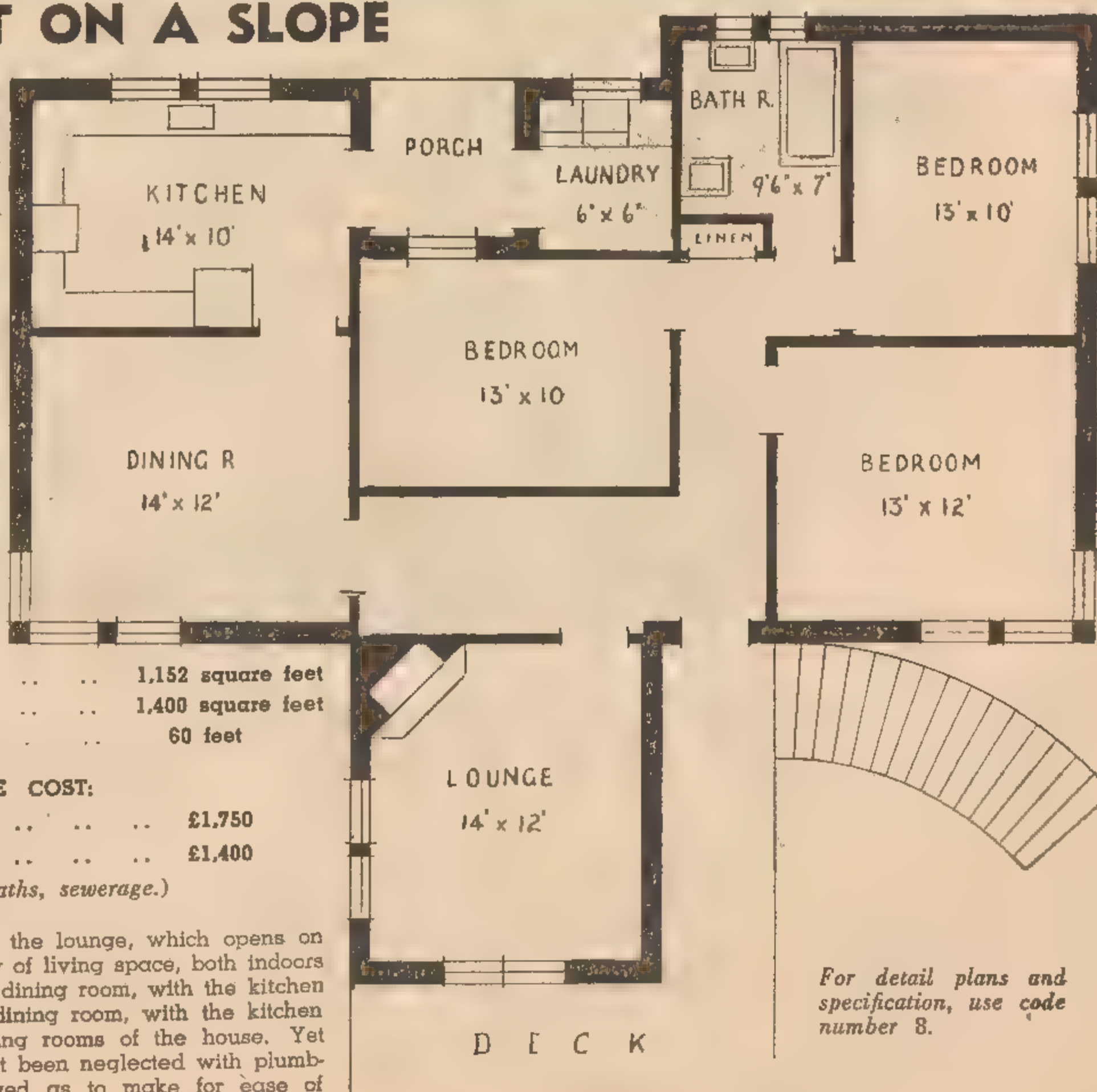
| | |
|---------------------------------------|-------------------|
| Total Floor Area | 1,152 square feet |
| Total Squarage, External | 1,400 square feet |
| Minimum Width of Building Block | 60 feet |

APPROXIMATE COST:

| | |
|---------------------------------|--------|
| BRICK (£125 per square) | £1,750 |
| FIBRO (£100 per square) | £1,400 |

(Excluding fences, paths, sewerage.)

Planning here has centred around the lounge, which opens on to the deck, so as to provide plenty of living space, both indoors and in the open. Adjoining is the dining room, with the kitchen opening into it. Adjoining is the dining room, with the kitchen completely separated from the living rooms of the house. Yet the technical requirements have not been neglected with plumbing and other facilities so arranged as to make for ease of installation.



For detail plans and specification, use code number 8.

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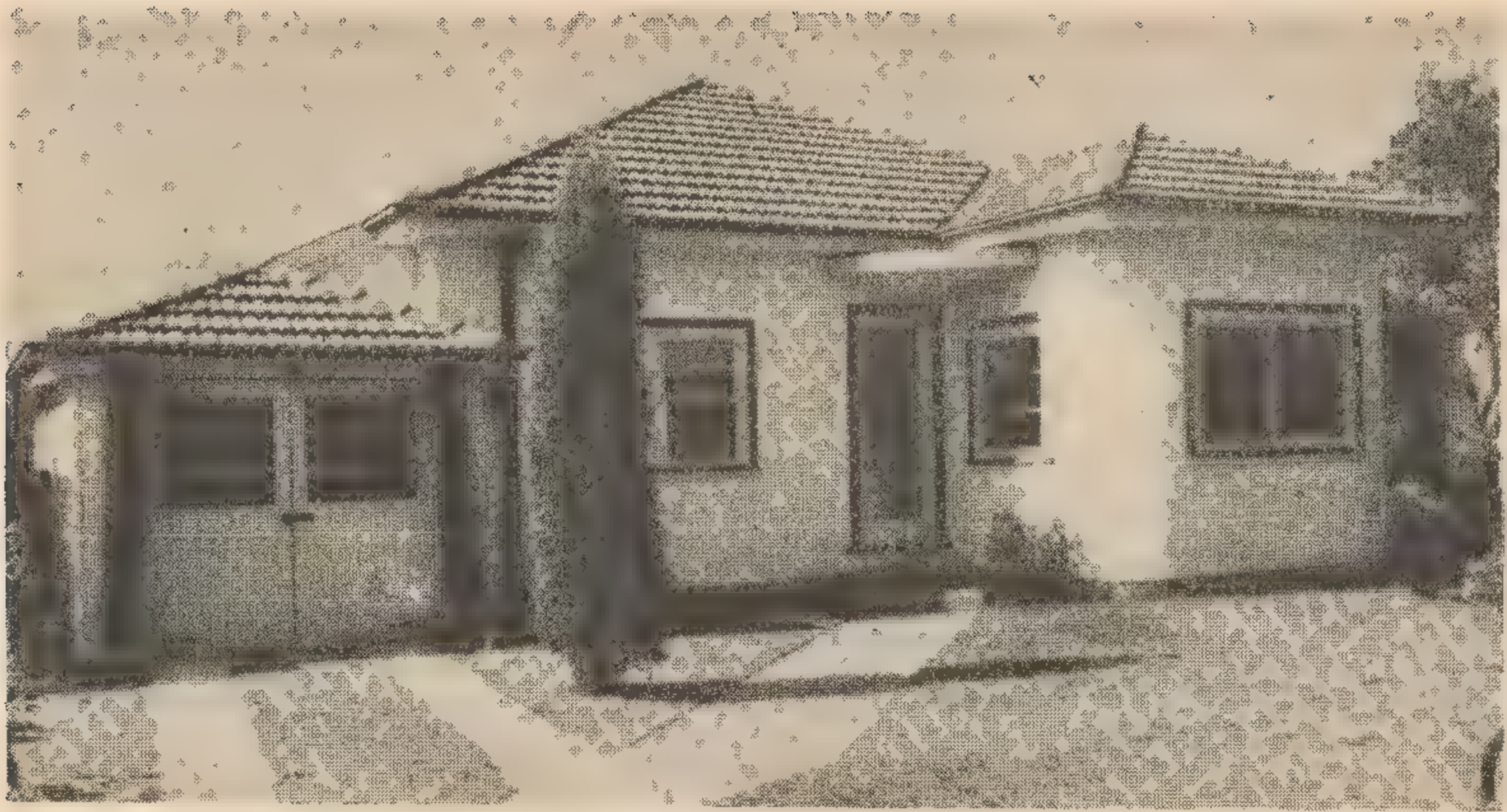
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MODERN PLAN FOR SUBURBAN HOME

Living in large cities tends to standardise the basic requirements in a home, although that does not mean that life is equally modelled on the one plane. It is the additions against a background of efficient organisation that gives individuality to the home. The extra personal touch in each room changes the structure into a home, a place of ease and comfort for the family life.

Nevertheless, basic principles have to be observed in the planning if the organisation for living is to be effective. That gives ground plans a certain similarity. Plumbing fixtures place certain restrictions, rooms must be grouped according to use, and everything must be brought within the realms of reasonable cost. That has been done in this plan.

OUTLINE OF PLAN

LIVING SPACE

| | |
|----------------|-----|
| Hall | 75 |
| Lounge | 168 |
| Dining Room | 120 |
| Cooking Recess | 72 |
| Verandah | 73 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 144 |
| Sleep-out | 84 |

OTHER SPACES

| | |
|----------|-----|
| Bathroom | 60 |
| Laundry | 42 |
| Garage | 180 |

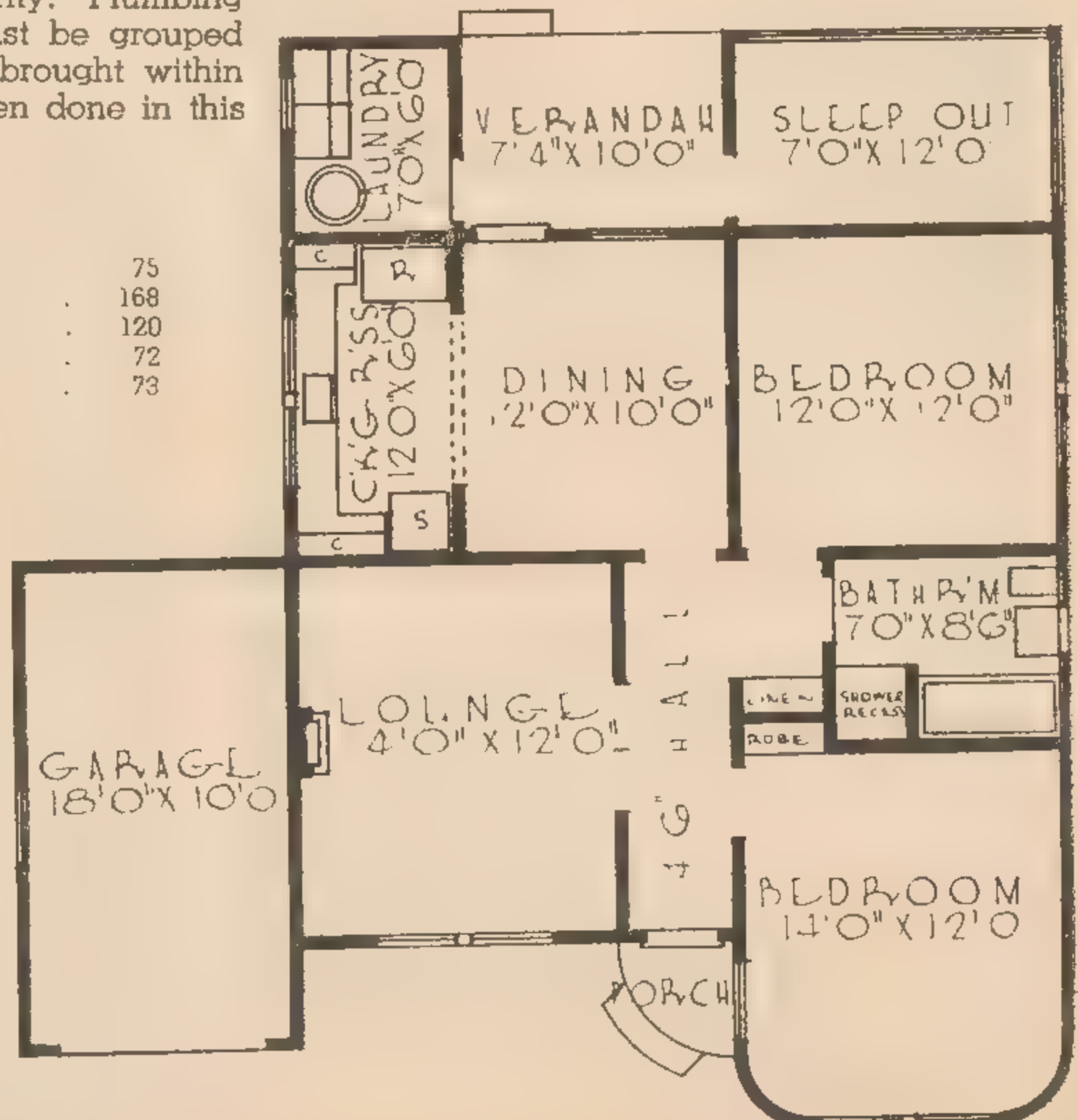
| | |
|---------------------------------|-------------------|
| Total Floor Area | 1,186 square feet |
| Total Squarage, External | 1,355 square feet |
| Minimum Width of Building Block | 45 feet |

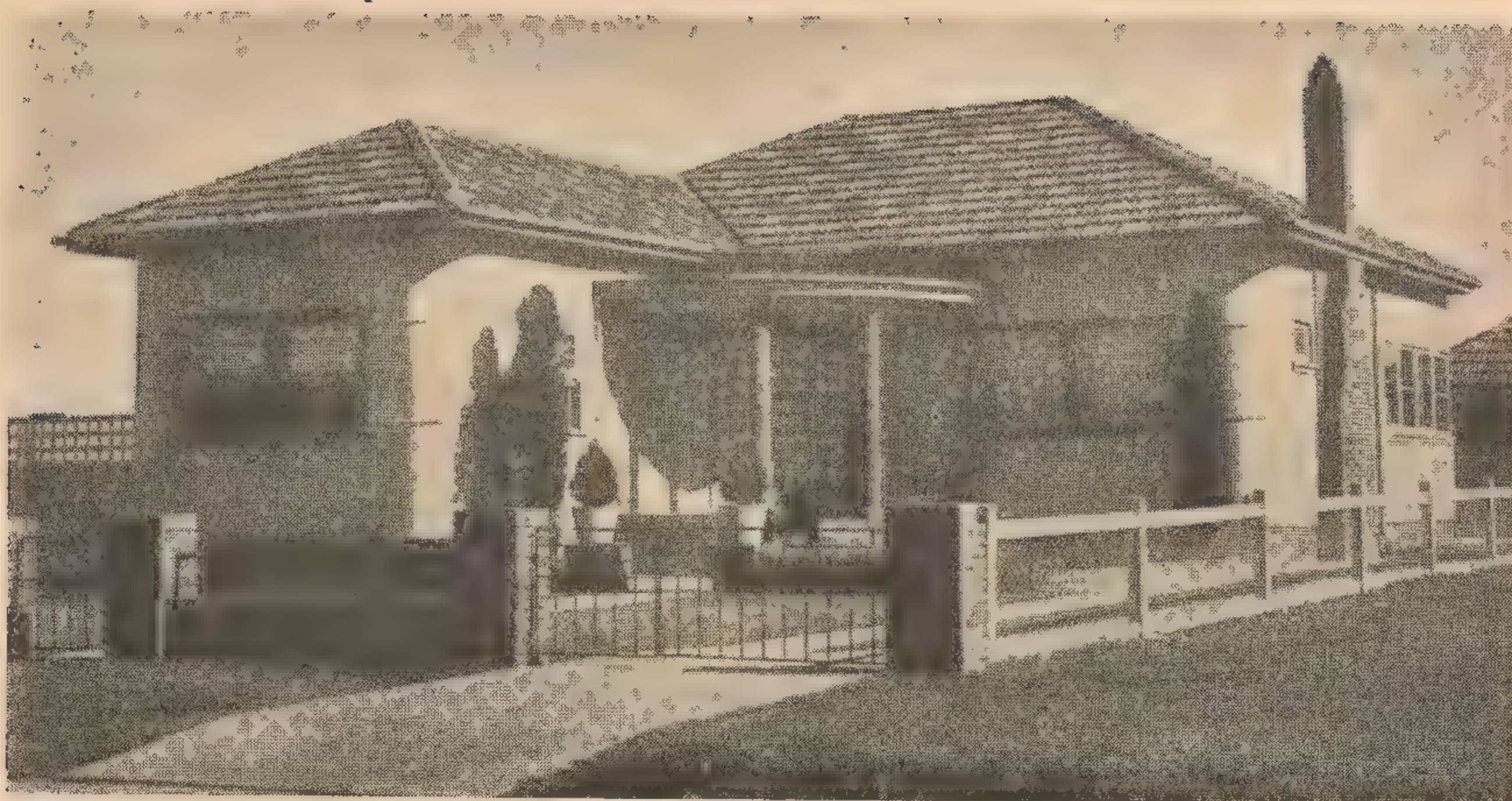
APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per square) | £1,695 |
| FIBRO (£100 per square) | £1,355 |
| (Excluding fences, paths, sewerage.) | |

Bringing the garage to the front of the house has improved the appearance of the elevation in giving the home the effect of a triple front, and yet providing the essentials of usefulness.

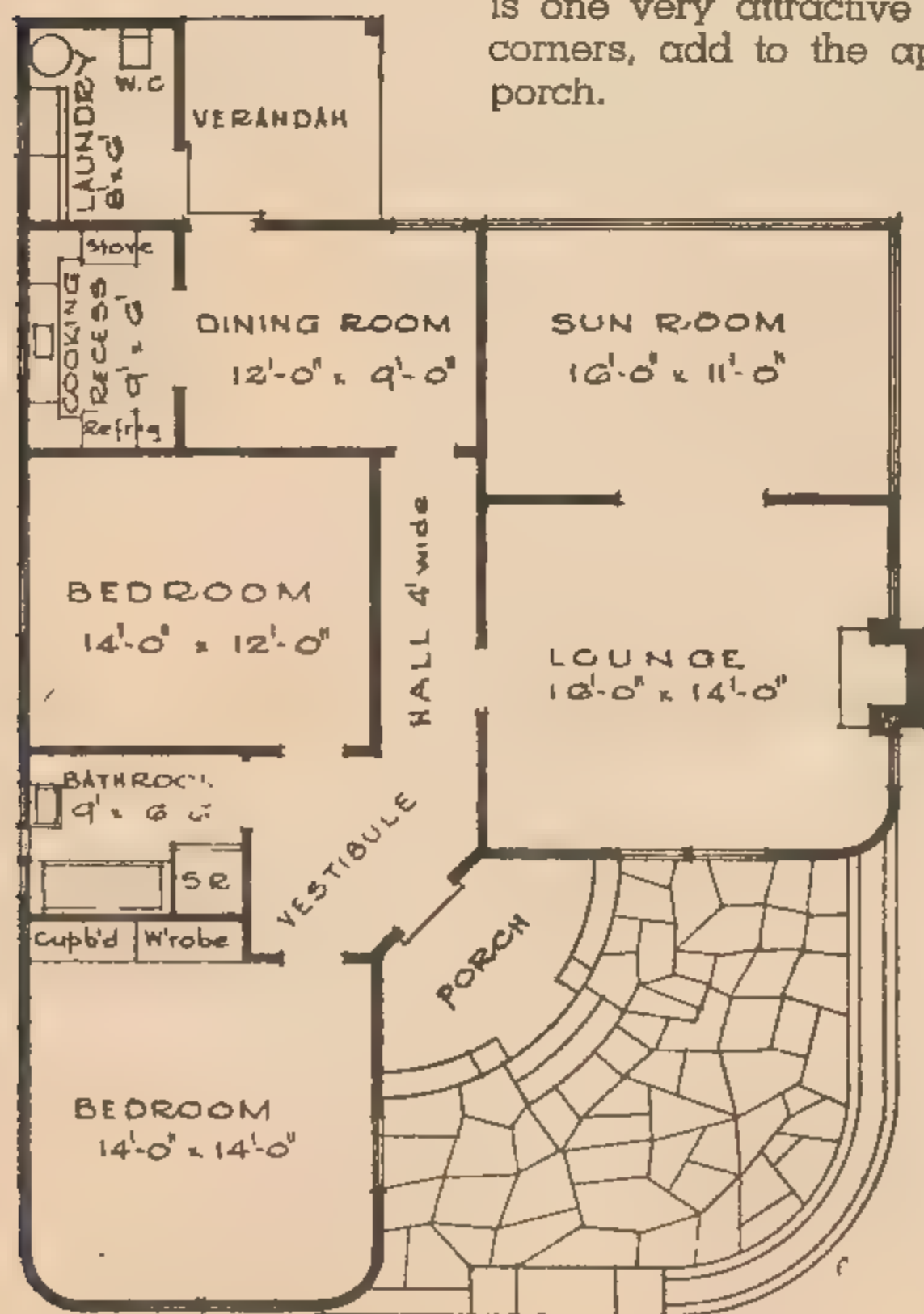
For detail plans and specification, use code number 36.





COMPACT BUT SPACIOUS

Modern small homes have adopted many different forms of expression, and here is one very attractive solution. The crazy paved patio, combined with the rounded corners, add to the appearance, and enhance the focus of interest in the entrance porch.



OUTLINE OF PLAN

LIVING SPACE

| | | |
|--------------------|---------|-----|
| Vestibule and Hall | .. .. . | 120 |
| Lounge | .. .. . | 214 |
| Sun Room | .. .. . | 176 |
| Dining Room | .. .. . | 108 |
| Cooking Recess | .. .. . | 54 |

SLEEPING

| | | |
|----------------|---------|-----|
| Main Bedroom | .. .. . | 196 |
| Second Bedroom | .. .. . | 168 |

OTHER SPACES

| | | |
|----------|---------|----|
| Bathroom | .. .. . | 58 |
| Laundry | .. .. . | 48 |

| | | |
|---------------------------------|---------|-------------------|
| Total Floor Area | .. .. . | 1,142 square feet |
| Total Squarage, External | .. .. . | 1,300 square feet |
| Minimum Width of Building Block | .. .. . | 40 feet |

APPROXIMATE COST:

| | | |
|-------------------------|---------|--------|
| BRICK (£125 per square) | .. .. . | £1,625 |
| FIBRO (£100 per square) | .. .. . | £1,300 |

(Excluding fences, paths, sewerage.)

Accent in this design has been laid upon living rooms, because the occupier is going to use the home as a place which centres the whole of the family life. More space than is usual has been devoted to the lounge and sun room, but they will be finding most use as the activities of the household will be concentrated in these rooms. Adequate space has been given to the dining room for meals, while the kitchen allows for all of those aids in the preparation of meals.

For detail plans and specifications, use code number 72.



ALL REQUIREMENTS FOR SIX

Larger homes of four bedrooms are not so frequent nowadays, when economic stress has reduced the average size of the family, but they are still required for family life, and a happy solution of demands have been incorporated in the design.

OUTLINE OF PLAN

LIVING SPACE

| | |
|---------------------|-----|
| Hall and Passage .. | 140 |
| Lounge | 195 |
| Dining Room | 120 |
| Sun Room | 80 |
| Kitchen | 90 |

SLEEPING

| | |
|----------------------|-----|
| Main Bedroom | 182 |
| Second Bedroom | 156 |
| Third Bedroom | 120 |
| Fourth Bedroom | 140 |

OTHER SPACES

| | |
|----------------|----|
| Bathroom | 51 |
| Laundry | 45 |

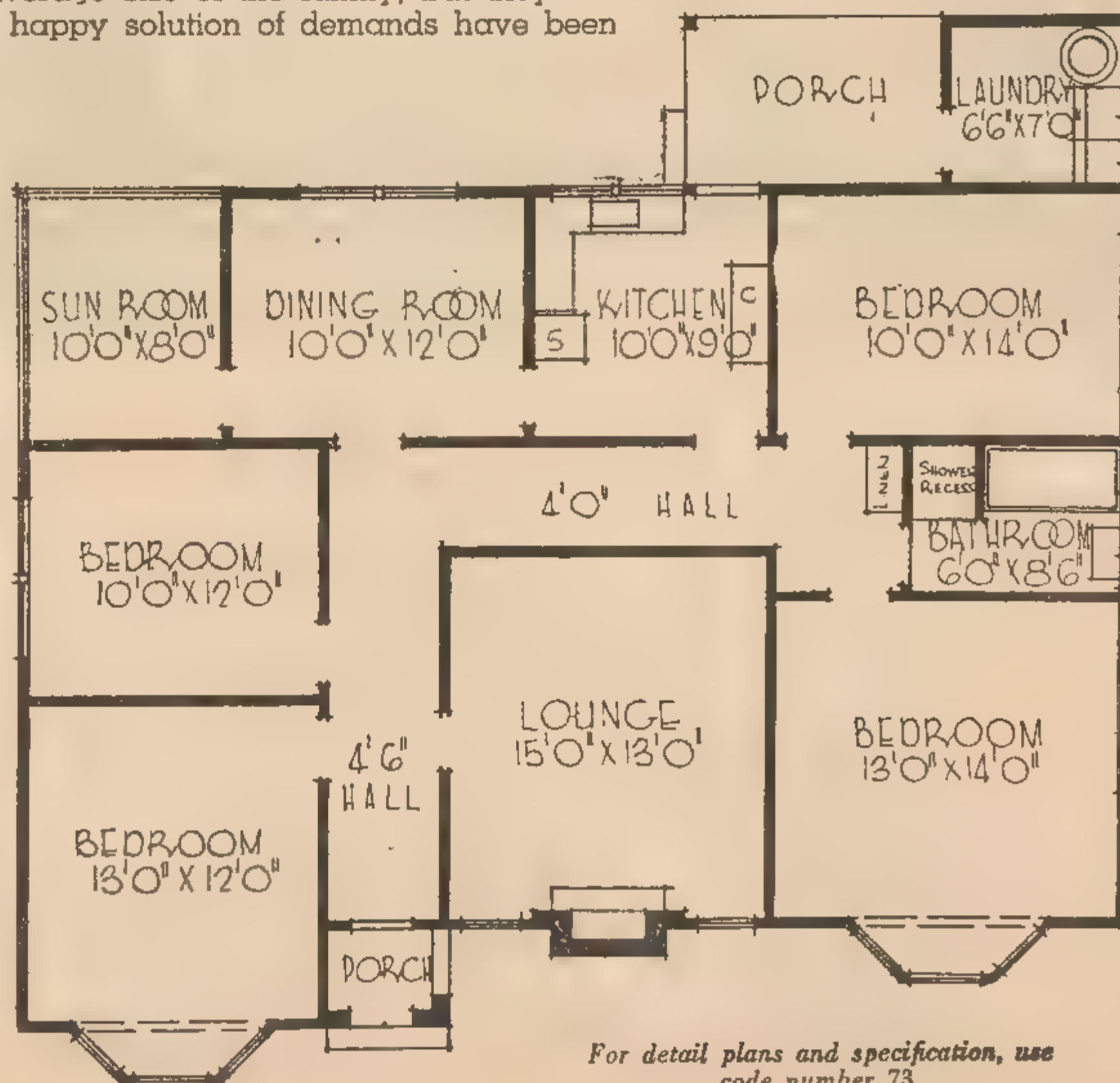
| | |
|---------------------------------|---------|
| | Sq. ft. |
| Total Floor Area | 1,319 |
| Total Squarage, External | 1,440 |
| Minimum Width of Building Block | 60 ft. |

APPROXIMATE COST:

| | |
|----------------------|--------|
| BRICK (£125 per sq.) | £1,800 |
| FIBRO (£100 per sq.) | £1,440 |

(Excluding fences, paths, sewerage.)

Life in the larger home centres around the lounge, which is the main living room, and here it has been placed in the centre of the home, convenient to all rooms in the house. Bedrooms have been placed on either side, with the kitchen and dining room facing the back garden.



For detail plans and specification, use code number 73.



....what of Plastics?

WHAT part will plastics play in the construction and furnishing of new buildings in the future? Some enthusiasts have foreseen the "All Plastics" house, but this is likely to remain a vision for a long time to come.

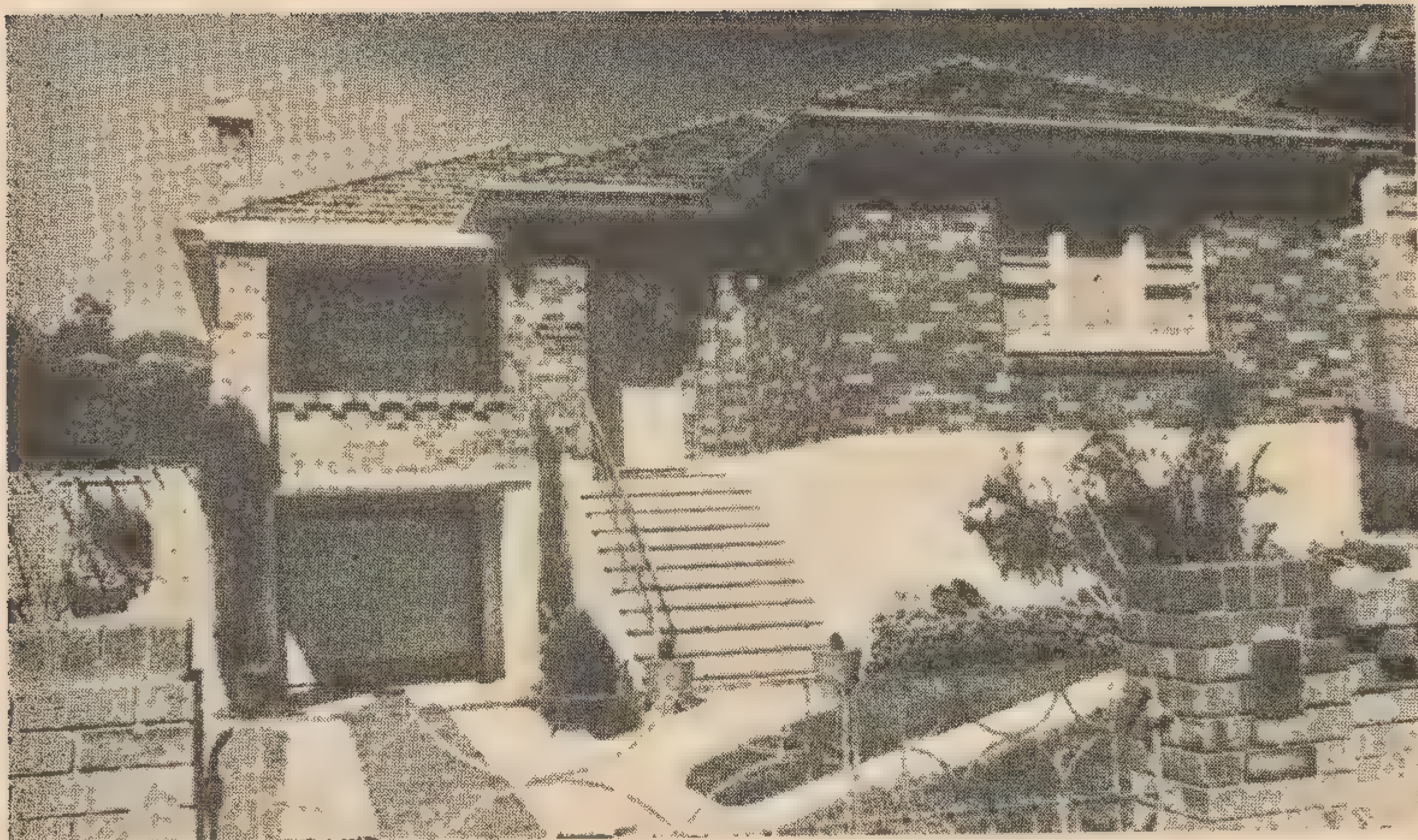
It is, however, certain that the post-war architect and designer will use plastic materials to an increasing degree and in many new ways. Transparent panels, lighting fittings, laminated parts, mouldings, furniture and many other uses are being developed. ICI has a wide range of plastic materials and information will be supplied on request.



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ROOMS GROUPED FOR CONVENIENCE

Homes to-day must grow out of the demands of living so that plans come first in the arrangement of rooms, after which the external appearance develops naturally from the basic purpose of the structure. Aesthetic appearance is essential, but it must always play a secondary part to the type of life to be lived in the home.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Hall and Passage | 143 |
| Lounge | 252 |
| Dining Room | 144 |
| Kitchen | 120 |
| Porch | 88 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 195 |
| Second Bedroom | 126 |
| Third Bedroom | 162 |

OTHER SPACES

| | |
|----------|----|
| Bathroom | 64 |
| Laundry | 39 |

| | |
|---------------------------------|-------------------|
| Total Floor Area | 1,300 square feet |
| Total Squarage, External | 1,440 square feet |
| Minimum Width of Building Block | 45 feet |

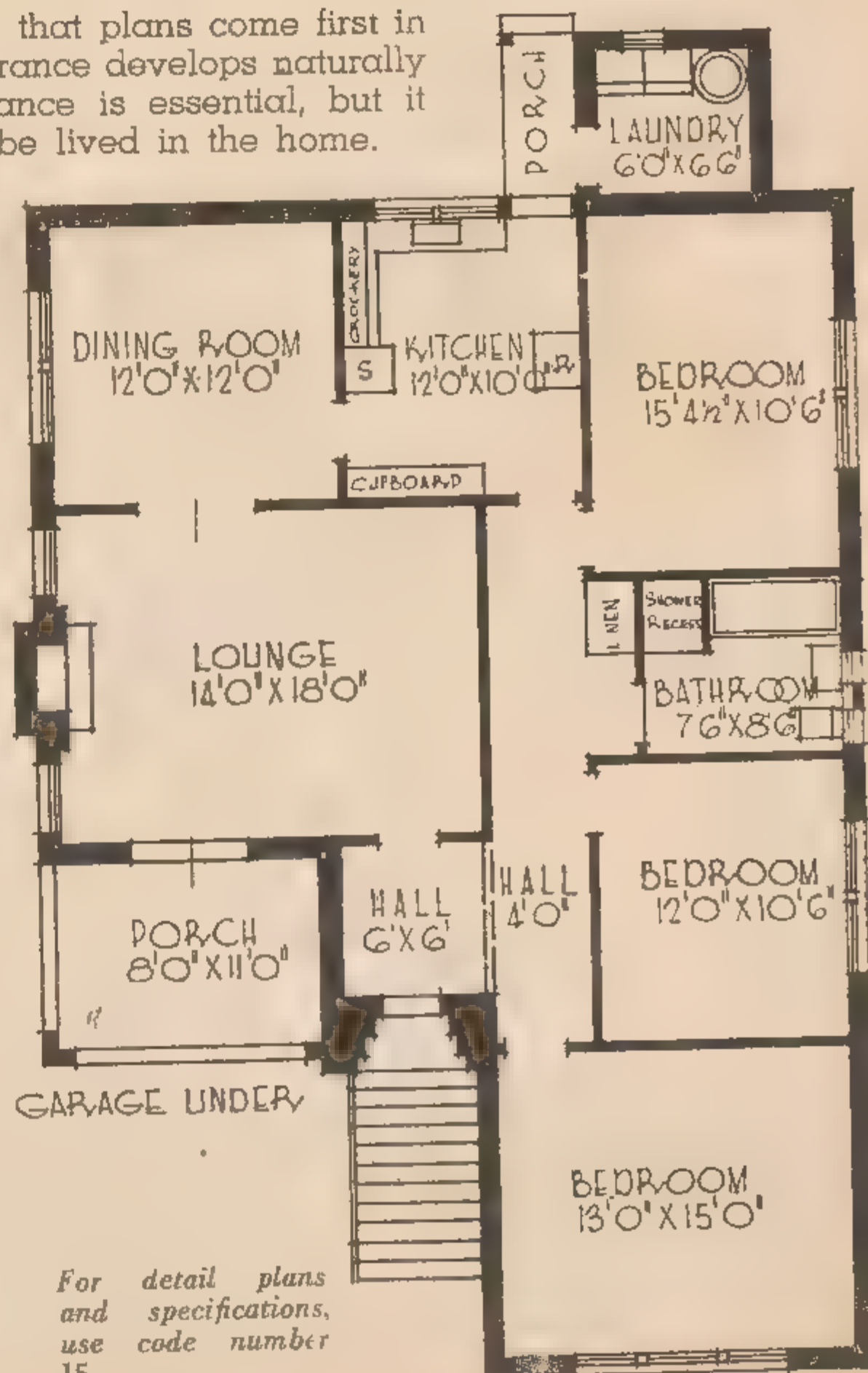
APPROXIMATE COST:

| | |
|----------------------------|--------|
| BRICK (£125 per square) .. | £1,800 |
| FIBRO (£100 per square) .. | £1,440 |

(Excluding fences, paths, sewerage.)

In this plan it will be seen that the rooms have first been grouped for convenience in living. Bedrooms are cut off from the living rooms, with the bathroom suitably placed. Living rooms are inter-communicating, yet there is no necessity to go through one room all the time making a passage way of it.

Improvements may be made by building in wardrobes in the bedrooms, when two could be installed where the dividing wall is for the front rooms. In the back bedroom the cupboard would take up space directly behind the bath, when the shower recess could be enlarged for greater comfort.



For detail plans
and specifications,
use code number
15.

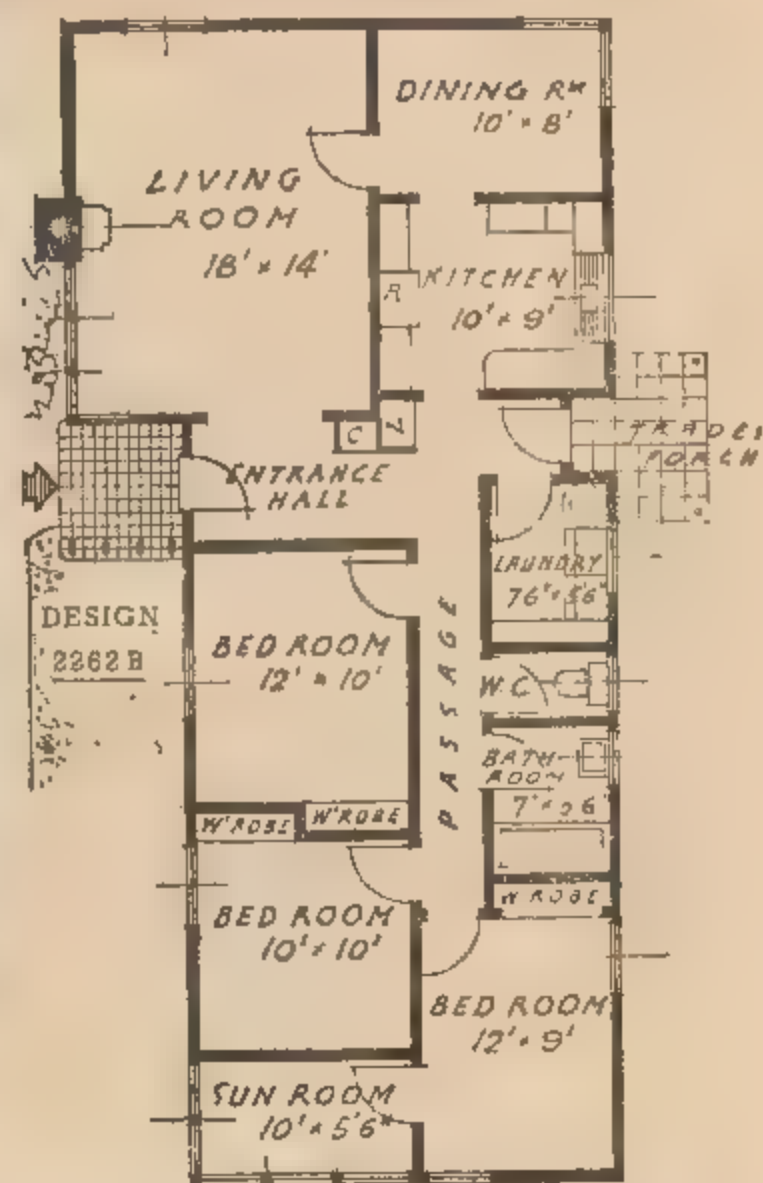


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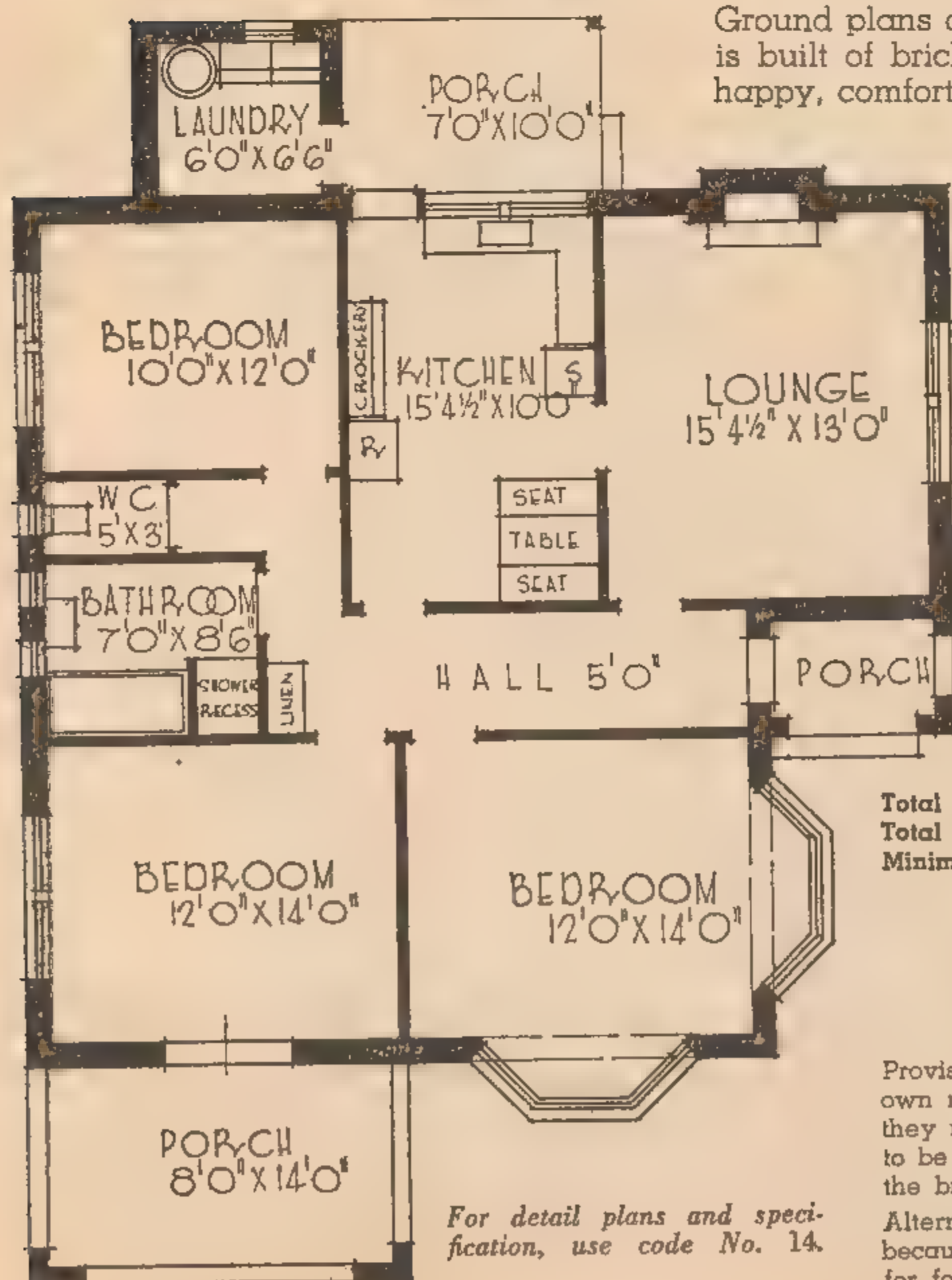
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LABOUR-SAVING FAMILY HOUSE

Ground plans are of the first importance here, whether the house is built of brick or fibro. They must be designed to provide a happy, comfortable and healthy home, easily run for the family.



For detail plans and specification, use code No. 14.

OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Lounge | 200 |
| Hall and Passage | 124 |
| Front Porch | 112 |
| Entrance Porch | 34 |
| Rear Porch | 70 |
| Kitchen | 154 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 168 |
| Second Bedroom | 168 |
| Third Bedroom | 120 |

OTHER SPACES

| | |
|--------------|----|
| Laundry | 39 |
| Bathroom | 59 |
| Water Closet | 15 |

| | |
|---------------------------------|-------------------|
| Total Floor Area | 1,253 square feet |
| Total Squarage, External | 1,430 square feet |
| Minimum Width of Building Block | 50 feet |


APPROXIMATE COST:

| | |
|-------------------------|--------|
| BRICK (£125 per square) | £1,720 |
| FIBRO (£100 per square) | £1,400 |

(Excluding fences, paths, sewerage.)

Provision has been made for the son and daughter to have their own rooms, which are equipped as bed-sitting rooms in order that they may concentrate individual activities. That permits the lounge to be fitted as a living-room dining-room, with most meals served at the breakfast alcove.

Alternative room arrangements are easily adapted to requirements, because the plan is basically for living, and provides all essentials for family life.

A decorative border of swirling lines and floral motifs frames the central text.

Of Interest to Home Furnishers

Bebarfalds Home Planning Bureau was established in order to render a helpful and really worthwhile service to those interested in acquiring or furnishing a home. That we have succeeded in our aim, is borne out by the thousands of enquiries we have handled, and the expressions of appreciation we have received.

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We remind you, too, that as well as a selection of furniture and furnishings today unsurpassed for variety and value, Bebarfalds service includes payment under a specialised easy terms plan, which is readily available.

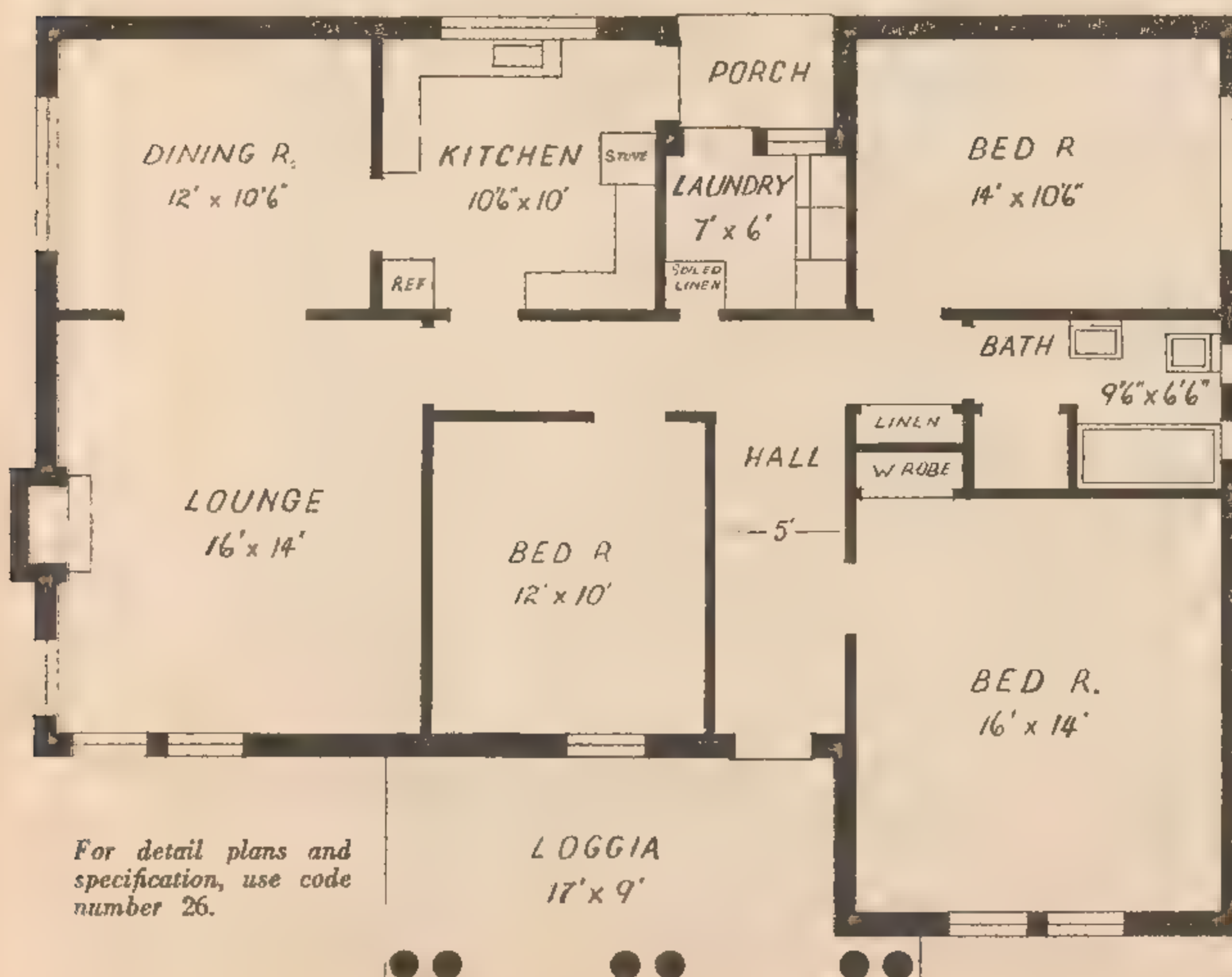
Call or write for Home Planning and Furnishing Booklet and mention this publication—

"60 Home Plans."



PLANNED ON A CORNER SITE

Opportunities for extending the width of the front facade can often be exploited with a corner site which provides two frontages, and often the better along the greater length. That is the suggestion made by this plan, which uses the triple front effectively and uses the shorter frontage for the living rooms, where one can appreciate the better outlook.



OUTLINE OF PLAN

LIVING SPACE

| | |
|------------------|-----|
| Hall and Passage | 118 |
| Lounge | 224 |
| Dining Room | 126 |
| Kitchen | 105 |
| Loggia | 153 |

SLEEPING

| | |
|----------------|-----|
| Main Bedroom | 224 |
| Second Bedroom | 120 |
| Third Bedroom | 147 |

OTHER SPACES

| | |
|----------|----|
| Bathroom | 62 |
| Laundry | 42 |

| | Sq. ft. |
|---------------------------------|---------|
| Total Floor Area | 1,321 |
| Total Squarage, External | 1,435 |
| Minimum Width of Building Block | 55 ft. |

APPROXIMATE COST:

| | |
|--------------------------------------|--------|
| BRICK (£125 per sq.) | £1,795 |
| FIBRO (£100 per sq.) | £1,435 |
| (Excluding fences, paths, sewerage.) | |

Arrangement for a shower alcove and built-in cupboards is worth noting, as the additional space in the bathroom adds to comfort, and the recessed cupboards are necessary in every home.



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|---------------------------|-----------|--------------------|--------|
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| Australia | 114,355 | Puerto Rico | 3,910 |
| South Africa | 45,115 | Brazil | 4,296 |
| New Zealand | 45,889 | Peru | 4,121 |
| India | 21,175 | Venezuela | 989 |
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| Egypt | 5,536 | China | 9,036 |
| Argentine and Chile | 61,578 | Hawaii | 4,893 |
| Spain | 17,876 | France and Belgium | 3,030 |
| Cuba | 16,745 | Miscellaneous | 12,200 |

The whole point regarding value may be stated in a sentence. The I.C.S. give more educational service in exchange for fees received than any other educational institution, whether publicly or privately owned.

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|-------------------------|------------------------|-------------------------|-------------------------|
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| | | | |
|----------------------|---------------------|-------------------------|------------------------|
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| Office Training | Sales Management | Signwriting | Good English |
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| Police Entrance Exam. | Marine B.O.T. Exams | Mine Electricians' Certif. | Arch. Reg. Board Exam. |
| Nurses' Entrance Exam. | Aero. Ground Engr. Lic. | Mine Deputy's Ticket | Shire Overseers' Exam. |

Name..... Age.....
Address..... Occupation.....

INTERNATIONAL CORRESPONDENCE SCHOOLS



FITS SITE AND BUDGET

Few homes take advantage of the opportunities in making the back yard an outdoor living room. But that factor has been recognised in this plan, which has moved the living rooms to the rear part in order to take advantage of the garden outlook and additional privacy to the home.



OUTLINE OF PLAN

LIVING SPACE

| | | | | |
|------------------|----|----|----|-----|
| Hall and Passage | .. | .. | .. | 132 |
| Lounge | .. | .. | .. | 234 |
| Dining Room | .. | .. | .. | 128 |
| Kitchen | .. | .. | .. | 115 |

SLEEPING

| | | | | |
|----------------|----|----|----|-----|
| Main Bedroom | .. | .. | .. | 168 |
| Second Bedroom | .. | .. | .. | 156 |
| Third Bedroom | .. | .. | .. | 141 |

OTHER SPACES

| | | | | |
|----------|----|----|----|----|
| Bathroom | .. | .. | .. | 77 |
| Laundry | .. | .. | .. | 30 |

| | | | | |
|---------------------------------|----|----|----|-------------------|
| Total Floor Area | .. | .. | .. | 1,181 square feet |
| Total Squarage, External | .. | .. | .. | 1,400 square feet |
| Minimum Width of Building Block | .. | .. | .. | 42 feet |

APPROXIMATE COST:

| | | |
|--------------------------------------|----|--------|
| BRICK (£125 per square) | .. | £1,750 |
| FIBRO (£100 per square) | .. | £1,400 |
| (Excluding fences, paths, sewerage.) | | |

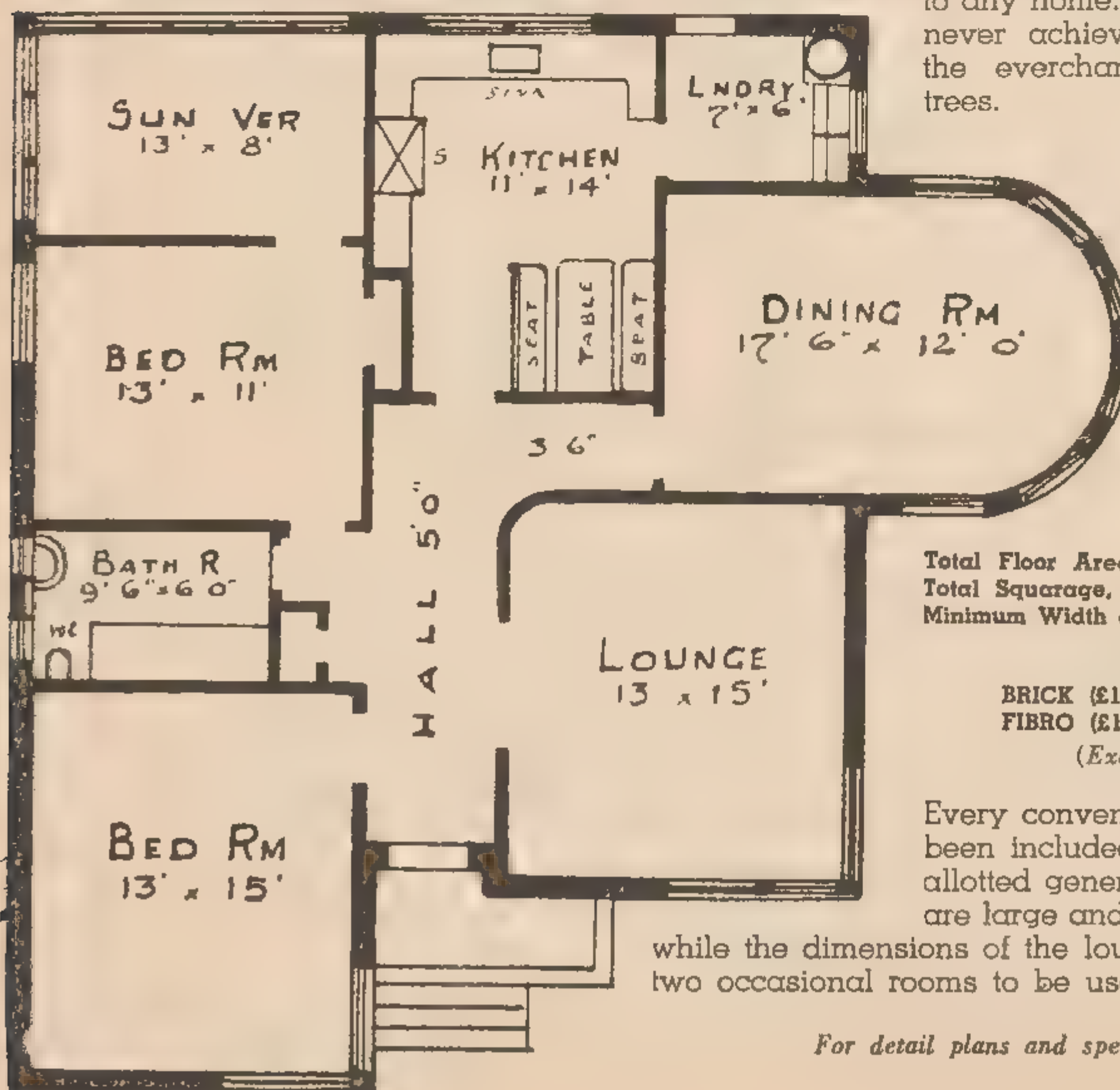
Blending the house to the site is very important in setting out to establish a home, for the two must be in harmony. Garden space must be used equally with the rooms, since there are nearly eight months in the year when we can spend many hours out of doors, and the outdoor living room is an essential adjunct to every home. Surrounded by trees and shrubs to give the necessary privacy, garden space adds to the living comfort.

For detail plans and specification, use code number 22.



SHADE TREES IN THE FRONT GARDEN

Value of trees in the garden are rarely appreciated in this country, yet they have many advantages to offer. The shade is essential during hot days, while the play of light and shade on walls adds interest to any home. In fact, many simple homes would never achieve their beauty if it were not for the everchanging light and shade from the trees.



OUTLINE OF PLAN

LIVING SPACE

| | | |
|------------------|----|-----|
| Hall and Passage | .. | 118 |
| Lounge | .. | 195 |
| Dining Room | .. | 210 |
| Kitchen | .. | 154 |

SLEEPING

| | | |
|----------------|----|-----|
| Main Bedroom | .. | 195 |
| Second Bedroom | .. | 143 |
| Sun Room | .. | 104 |

OTHER SPACES

| | | |
|----------|----|----|
| Bathroom | .. | 57 |
| Laundry | .. | 42 |

| | | |
|---------------------------------|----|-------------------|
| Total Floor Area | .. | 1,218 square feet |
| Total Squarage, External | .. | 1,400 square feet |
| Minimum Width of Building Block | .. | 50 feet |

APPROXIMATE COST:

| | | |
|-------------------------|----|--------|
| BRICK (£125 per square) | .. | £1,750 |
| FIBRO (£100 per square) | .. | £1,400 |

(Excluding fences, paths, sewerage.)

Every convenience for a two-bedroom house has been included in designing this plan, which has allotted generous space to each room. Bedrooms are large and could be fitted as bed-sitting rooms, while the dimensions of the lounge and the dining room make for two occasional rooms to be used by the household.

For detail plans and specification, use code number 59.

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HOME FINANCE

WHERE TO GO FOR A BUILDING LOAN

THE launching of the Co-operative Building Societies' Scheme in 1937 ushered in a New Deal in home finance. In the short period that Building Societies operated prior to and during the early war period, they demonstrated how altogether wrong were the old ideas about home finance. They proved that the traditional methods had broken down not because they were too liberal, but because they were too exacting on the borrower. The result now is that the procuring of the necessary finance is the least of all the home-seeker's worries, as the old agencies are offering more liberal terms and new agencies have come into the field. As far as finance is concerned, home-ownership has been brought within the reach of all.

Where to Go for a Building Loan

The main sources of building finance are:

- (1) Co-operative Building Societies;
- (2) Advances for Homes Department of Rural Bank;
- (3) Housing Department of Commonwealth Bank;
- (4) Life Assurance Offices;
- (5) War Service Homes Commission;
- (6) Overdraft from Commonwealth Bank or a Trading Bank;
- (7) Friendly Societies.

Within a limited field also, the State Housing Commission and schemes being undertaken by certain Municipal Councils provide certain facilities, though they are mainly concerned with building homes for renting.

Finally, private funds (usually through Solicitors and Trustee and Investment Companies) are available.

With this wide field for selection, a home-seeker may well experience an embarrassment of choice. As to which is the most suitable may depend on a number of factors. To the ordinary citizen perhaps the more important are:

- (a) What is the maximum loan?
- (b) For what purposes may a loan be used?
- (c) What down-payment must the home-seeker provide?
- (d) What is the term of the loan, and what is the rate of interest? (These, of course, govern the amount of the weekly repayment.)
- (e) What advice and guidance are available to the home-seeker, and at what cost?
- (f) What happens if the borrower, through sickness or other misfortune, experiences difficulty in meeting his payments?
- (g) What preliminary and incidental expenses are incurred?

Co-operative Building Societies

Co-operative Building Societies operate throughout the metropolitan area, and in most of the larger country centres. With the greatly increased funds now becoming available to them, many country centres are extending their activities to adjoining smaller townships, so that

practically the whole of the State of N.S.W. will soon be covered. Each group of societies is a self-contained entity with its own Board of Directors and officers. Societies operate with Government guaranteed funds, and under official supervision. Their methods and policy have been approved by the Government.

Where the home-seeker has not already a home, and he proposes to live in the home he is acquiring, a loan, not exceeding £1,250, and up to the full value of the home to be bought or built (including the land), may be procured.

Ordinarily, building societies lend to build, or to buy a home, or to discharge an existing mortgage; but the 100% loans, also the money recently made available to societies, is earmarked for buying and building, and may not be used to discharge an existing mortgage.

Loans up to 80% of the value of the home (plus any subscriptions already paid in to the society) and up to £2,200 may be made. (This figure varies somewhat in different term loans, and may vary somewhat in different societies.)

The period of repayment also varies in different societies. The most popular is now an approximate term of 23 years. The overall rate of interest works out at about 4%.

A member may join a society at any time. He takes up shares of a nominal value equal to the loan he will require. Before borrowing he makes a certain monthly payment on each share, which increases when he takes up his loan. The weekly equivalent of payments before and after borrowing appear in the appended table.

A member may pay off in advance the amount outstanding on any share, and his periodic payments then abate proportionately. He may repay the loan in full at any time.

A number of groups of Building Societies are operating Small Loans Societies as an adjunct to their home finance activities. Personal loans for a wide range of purposes are made to members of the related Building Societies at a reasonable rate of interest, and without security.

Borrowing through a Building Society is quite a simple procedure. Once the home-seeker gets into contact with a society, its secretary will guide him through all the necessary steps, and give him full information and advice on all points arising.

It is the special claim of Building Societies that they are in a position to give accurate local information about all aspects of home-ownership. Moreover, the Co-operative Homes Service Bureau, situated at 61 Hunter Street, Sydney (Tel.: B 06/2459), under the control of the Registrar of Building Societies, has a specially trained staff to advise and guide prospective home-owners. Specimen plans and specifications are available at a nominal charge. Up-to-date information about costs, the availability of labour and material, the suitability of home-

TABLE OF BUILDING SOCIETY'S LOANS

Weekly Equivalent of Amount Payable.
(Includes Management Fees.)

| No. of Shares. | Amount of Loan. | | | Before Loan. | | | After Loan. | | |
|-------------------|-----------------|-------------|-------------|-------------------|-----------------|-----------------|-------------------|-------------------|-------------------|
| | 14½ | 22½ | 30½ | 14½ | 22½ | 30½ | 14½ | 22½ | 30½ |
| | Years. £ | Years. £ | Years. £ | Years. £ s. d. | Years. s. d. | Years. s. d. | Years. £ s. d. | Years. £ s. d. | Years. £ s. d. |
| 6 | 312 | 330 | 324 | 0 6 4 | 3 10 | 2 5 | 0 11 4 | 0 8 11 | 0 7 6 |
| 7 | 364 | 385 | 378 | 0 7 5 | 4 5 | 2 10 | 0 13 3 | 0 10 4 | 0 8 9 |
| 8 | 416 | 440 | 432 | 0 8 6 | 5 1 | 3 3 | 0 15 2 | 0 11 10 | 0 10 0 |
| 9 | 468 | 495 | 486 | 0 9 6 | 5 8 | 3 7 | 0 17 0 | 0 13 4 | 0 11 3 |
| 10 | 520 | 550 | 540 | 0 10 7 | 6 4 | 4 1 | 0 18 11 | 0 14 10 | 0 12 6 |
| 11 | 572 | 605 | 594 | 0 11 8 | 7 0 | 4 6 | 1 0 10 | 0 16 3 | 0 13 9 |
| 12 | 624 | 660 | 648 | 0 12 8 | 7 7 | 4 10 | 1 2 8 | 0 17 9 | 0 15 0 |
| 13 | 676 | 715 | 702 | 0 13 9 | 8 3 | 5 3 | 1 4 7 | 0 19 3 | 0 16 3 |
| 14 | 728 | 770 | 756 | 0 14 10 | 8 11 | 5 8 | 1 6 6 | 1 0 9 | 0 17 6 |
| 15 | 780 | 825 | 810 | 0 15 10 | 9 6 | 6 0 | 1 8 4 | 1 2 3 | 0 18 9 |
| 16 | 832 | 880 | 864 | 0 16 11 | 10 2 | 6 5 | 1 10 3 | 1 3 9 | 1 0 0 |
| 17 | 884 | 935 | 918 | 0 18 0 | 10 10 | 6 11 | 1 12 2 | 1 5 2 | 1 1 3 |
| 18 | 936 | 990 | 972 | 0 19 0 | 11 5 | 7 3 | 1 14 0 | 1 6 8 | 1 2 6 |
| 19 | 988 | 1045 | 1026 | 1 0 1 | 12 1 | 7 8 | 1 15 11 | 1 8 2 | 1 3 9 |
| 20 | 1040 | 1100 | 1080 | 1 1 2 | 12 8 | 8 1 | 1 17 10 | 1 9 8 | 1 5 0 |
| 21 | 1092 | 1155 | 1134 | 1 2 3 | 13 4 | 8 6 | 1 19 9 | 1 11 1 | 1 6 3 |
| 22 | 1144 | 1210 | 1188 | 1 3 3 | 13 11 | 8 10 | 2 1 7 | 1 12 7 | 1 7 6 |
| 23 | 1196 | 1265 | 1242 | 1 4 4 | 14 7 | 9 4 | 2 3 6 | 1 14 1 | 1 8 9 |
| 24 | 1248 | 1320 | 1296 | 1 5 5 | 15 3 | 9 9 | 2 5 5 | 1 15 7 | 1 10 0 |

sites and of new building materials and methods, and the location of all Building Societies throughout the State, is readily given.

The Rules of all Building Societies provides that the Board may suspend payments during sickness, &c. Arrears are overtaken later by arrangement. The whole aim of a Building Society is to place each citizen in a home of his own and, having done that, to do everything possible to keep him there.

The Rural Bank

The Rural Bank is enabled by law to make loans not exceeding £1,800 and up to 90% of the value of the security (including the land). The Bank does not, however, necessarily exercise its full powers, as it endeavours to spread what funds it has amongst as many borrowers as possible. The home to be acquired must be for the applicant's own occupation. Ordinarily, he must not already be the owner of a home. An exception may, however, be made where, for some good reason, he is unable to occupy his present home. Interest is at 4½%. The maximum period of a loan is 30 years for brick and 20 years for timber-frame construction. Advance payments may be made by a borrower on which interest at the current loan rate is allowed. The mortgage may be discharged in full at any time.

Loans may be made to buy or build a home, discharge an existing mortgage, also to make additions and to effect repairs.

Inquiry may be made at the Head Office of the Rural Bank, or at any Branch of the Bank. Qualified officers are available to advise on all aspects of home-ownership, and specimen plans and specifications are available. The Bank adopts a very liberal policy where a home-purchaser is unable to meet current dues owing to sickness or other misfortune. Its aim is to enable a citizen to acquire and retain his home.

The weekly equivalent for repayment of loans of various amounts for different periods appears in the appended table.

The Commonwealth Bank

The Housing Department of the Commonwealth Bank is the latest addition to available Home Finance Agencies—though the Bank has for many years made loans on the security of house property in its general banking department. Its loans for the present will be limited to the buying of a newly built home or the building of a home to be occupied by the borrower—though it is enabled by the Commonwealth Bank Act to cover a wider field. Loans may not exceed £1,250 nor 85% of the valuation of the security (including the land). The term of the loan is fixed by arrangement with the borrower, but must not exceed 35 years, and this only in respect of a brick security. Interest is at the rate of 3½% per annum.

Inquiry should be made at the Head Office, Martin Place, or at any Branch of the Commonwealth Bank.

TABLE OF RURAL BANK LOANS PERIOD IN YEARS AND WEEKLY INSTALMENTS.

| Amount. | 5 years. | 10 years. | 15 years. | 20 years. | 25 years. | 30 years. |
|----------------|----------|-----------|-----------|-----------|-----------|-----------|
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| £100 | 0 8 9 | 0 4 11 | 0 3 8 | 0 3 0 | 0 2 8 | 0 2 6 |
| £200 | 0 17 4 | 0 9 9 | 0 7 3 | 0 6 0 | 0 5 4 | 0 4 10 |
| £300 | 1 6 0 | 0 14 7 | 0 10 10 | 0 9 0 | 0 7 11 | 0 7 3 |
| £400 | 1 14 8 | 0 19 5 | 0 14 5 | 0 12 0 | 0 10 7 | 0 9 8 |
| £500 | 2 3 4 | 1 4 3 | 0 18 0 | 0 15 0 | 0 13 3 | 0 12 1 |
| £600 | 2 12 0 | 1 9 1 | 1 1 7 | 0 17 11 | 0 15 10 | 0 14 6 |
| £700 | 3 0 8 | 1 13 11 | 1 5 2 | 1 0 11 | 0 18 6 | 0 16 11 |
| £800 | 3 9 4 | 1 18 9 | 1 8 9 | 1 3 11 | 1 1 1 | 0 19 4 |
| £900 | 3 18 0 | 2 3 7 | 1 12 4 | 1 6 11 | 1 3 9 | 1 1 9 |
| £1,000 | 4 6 7 | 2 8 5 | 1 15 11 | 1 9 10 | 1 6 4 | 1 4 1 |
| £1,100 | 4 15 3 | 2 13 3 | 1 19 6 | 1 12 10 | 1 9 0 | 1 6 6 |
| £1,200 | 5 3 11 | 2 18 1 | 2 3 2 | 1 15 10 | 1 11 7 | 1 8 11 |

Comparatively

Now let us see what the actual results are on certain points in respect of the three Finance Agencies we have been discussing.

To take the case of a home which, including the land, is to cost £1,250, what is the minimum deposit a borrower will be expected to have? It is—

| | |
|---|------|
| Building Societies, nil to (Dependent on various factors.) | £250 |
| Commonwealth Bank | £188 |
| *Rural Bank | £313 |

You may have a more expensive home in mind—say, one costing £1,925. What then is the deposit required? It would be—

| | |
|-------------------|------|
| Building Society | £385 |
| Commonwealth Bank | £675 |
| *Rural Bank | £385 |

The reason for the high figure in the case of the Commonwealth Bank is, of course, that its maximum loan is restricted to £1,250. Whilst we give this figure for the Rural Bank—which is based on what it by law is enabled to do, we are not in a position to say that the Bank is at present making loans to this amount as its loan funds are limited, and its usual policy is to spread them amongst as many borrowers as possible. This applies to a certain extent also to Building Societies, but as they have large reserves of accumulated funds from pre-war lending, they are at present in a position to apply a more liberal policy than when their loan funds were limited.

Interest Variations — Incidental Charges

Whilst we are all anxious to get a loan at as low a rate of interest as possible, undue weight should not be given to the interest factor. For practical purposes, the variations in the current rates of interest in each of the three agencies we have been considering may be disregarded. In any case, the calculations in the Building Society Tables are notional only, and the effective rate in practically all existing societies—as shown by their latest figures—will be less than the quoted rate (nominally 4%).

Another factor that is of relatively minor importance in the scheme of things—but to which undue weight is sometimes given by an over-critical inquirer—is the charge for services incidental to the loan, such as legal costs, valuation, inspection and survey fees. The value to the home-seeker of any particular service rendered by an agency is of much greater importance than minor variations in the charges made for those services by the different agencies, particularly as they are non-recurring.

OTHER SOURCES OF FINANCE

Insurance Offices

Life Insurance Offices have for long done a big business in home finance. It is on a somewhat different basis from that of the agencies we have already discussed, in that it usually has two, or possibly three, facets, viz.: (a) finance for the home; (b) insurance cover for the home-purchaser; (c) investment of the actuarial reserves of the insurance office. For these reasons, the whole system is more flexible and variable than when the lender is concerned only with the home-finance side. Practices vary considerably in different Insurance Companies, and in the one Company from time to time. It is for these reasons that it may be misleading to attempt to enumerate

*NOTE—These will be reduced under the liberalised scheme of lending being introduced.

some of the methods adopted. Information will readily be given by fully qualified officers at any of the Insurance Companies, and to the home-seeker who wishes to combine an insurance cover with his home purchase and thus give added protection to his dependents in the event of his death, attractive propositions will be offered.

Bank Overdraft

Bank overdraft provides a very flexible method of home finance to those in a position to take advantage of it. It is more in the nature of a purely business arrangement than loans by the other media with which we have been dealing. The borrower has the security to offer and economic soundness to have his proposition entertained. The Bank has the money to lend. The whole arrangement is very often tied up with the borrower's business and domestic financial transactions, and the fact that the security, or part of the security, is his home is incidental. The average citizen is rarely in a position to finance his home by way of an overdraft as apart from other considerations, the ratio of the loan to the valuation is substantially lower than in the case of other agencies, rarely exceeding 50%.

GOVERNMENTAL INSTRUMENTALITIES

Under this heading come the State Housing Commission and the War Service Homes Commission (Commonwealth).

State Housing Commission

As mentioned before, the State Housing Commission is almost wholly concerned with building homes for renting—though it has various powers to finance home ownership. Its activities in the field of home-ownership have, however, been negligible to date, but anyone interested in this aspect of home finance may obtain particulars by inquiry at the State Housing Commission, The Mint Building, Macquarie Street, Sydney.

War Service Homes Commission

The maximum loan by the Commission is £1,250. The interest is 3½%, with a maximum period of 45 years (50 years for widows). In the case of the purchase of an existing home, 90% of the Commission's valuation may be advanced. In the case of a home built by the borrower, a loan of 95% may be made.

Ex-Servicemen not already the owner of a home are eligible provided—

- (a) They are married; or
- (b) Single, with defined dependents (e.g., widowed mother, invalid sister, etc.); or
- (c) Single—about to marry. (Declaration to be made by applicant and prospective wife. Marriage to take place within six months.)

A serviceman's widow in direct need of a home may also be eligible.

General advice and guidance is available at the Commission's office. The applicant may—

- (a) Retain his own architect, call tenders and select his builder; or
- (b) Use the architectural services of the Commission which will prepare plans and specifications, call tenders, select builder and supervise construction for 3% of the cost.

The Commission exercises a degree of supervision even where a private architect is retained, for which a small charge is made.

Where a home is to be built, the Commission warns that at present some delay is to be expected.

Friendly Societies

Friendly Societies have done a great deal of home-finance in the past. The modern tendency, however, is for a Friendly Society to channelise its funds through a related Building Society, thus securing the benefit of the Government Guarantee and the Government Indemnity. The borrower also benefits by a lower interest rate, coupled with a considerable degree of official supervision over both the financial arrangements, and of the construction of the home. Though the Friendly Society derives a lesser rate of interest from its Government Guaranteed loans to Building Societies, this is more than compensated for by the added security and the savings in management as compared with a large number of non-guaranteed loans to individual borrowers.

Private and Trust Funds

Private loans on the security of house property are usually for short terms (2-3 years), and are not on the reducing basis. They are usually limited to two-thirds of the value of the security. The lender's only concern is to get adequate security, and to have his interest paid promptly. As an agency for home acquisition in its primary sense, the importance of this method is now largely discounted by the coming into existence of the

various and more liberal media to which reference has been made. These short-term mortgage loans, like bank overdrafts, are used largely as an adjunct to the borrower's domestic and business financial arrangements. They are mentioned here so as to present a comprehensive picture of borrowing on house property in its widest sense.

SERVICEMEN

Use of War Gratuity in Financing the Home

The cash value of a War Gratuity may be used in the purchase or building of a home, provided that it is financed through one of the following—

- (a) Commonwealth Instrumentality;
- (b) State Instrumentality;
- (c) Local Government Authority;
- (d) Bank;
- (e) Life Insurance Company;
- (f) Friendly Society;
- (g) Building Society;
- (h) Co-operative Housing Society (in the case of Victoria).

In the case of a Life Insurance Company, the loan by it must not be conditioned on the taking up of an insurance policy of any kind.

A form of application to use the War Gratuity for this purpose is obtainable from the Commonwealth Sub-Treasury, Commonwealth Bank, Martin Place, Sydney.

INSURANCE

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R. A. MANZIE,
Managing Director.

S. T. RUTTER,
General Manager.

A SOLICITOR TALKS TO A HOME BUILDER

Your Editor requested an article advising readers in regard to the purchase of the land and the building contract—what steps to take, how to overcome the obstacles, and how to avoid the pitfalls.

Well, first you must catch your block of land. No easy task these days. Still, I believe there are blocks available. There may be some difficulty in finding them. The obvious enquiry is, of course, of the local land and estate agent. He should know what is offering. Then there are also the land-selling companies. Of course, you have to go and seek them in present needs; they do not come to the door as in days of old. Or, maybe, you are aware of a vacant block in just the right locality for your future home, but you don't know the owner. In that case, on enquiry at the local Council Chambers, you may ascertain the name and address of the owner, and also, perhaps, the figure at which the Valuer-General values the block. The Valuer-General's valuation of the block is an important matter, in view of present National Security Regulations. Many people think that the vendor can only sell for that valuation. Others think that he can sell for that valuation plus ten per centum. Both groups of thinkers are wrong. The vendor is not limited to either figure.

The procedure is for the vendor and the purchaser to make their contract, and the purchaser must provide a valuation by a valuer who is registered as a valuer by the Treasury. The contract, and other necessary forms, together with the valuation, are lodged at the Sub-Treasury in Pitt Street, Sydney, and the Treasurer's consent may, or may not, then be issued. It is certain that it will not be issued for sale at a price greater than the valuation. It is not certain that it will be issued for sale at a price equal to the valuation. This is where the Valuer-General's figure is important. The Treasury compares the valuation lodged with the application, with the valuation of the Valuer-General, and if there be a substantial difference, will call upon the valuer to justify his valuation. The Treasury may even call for a further valuation to be made by a valuer appointed by it, for which the purchaser is requested to pay. In this event, probably, the Treasury will consent only at the figure fixed by the valuer appointed by it. In the result, you will see that, if the purchaser can bring the vendor to a price which is in the vicinity of the Valuer-General's figure, then he has a good chance of getting the Treasury consent. If the Valuer-General's figure is the price, then there will be no need for further valuation. And, bear in mind, that the valuation should be made as at the 10th February, 1942. Any later valuation (even the Valuer-General's) will not be sufficient for, or accepted by, the Treasury. The ceiling price of land is fixed as at that date.

And now, having fixed the Treasury's consent, we'll return to our search for the right block of land. You try the local agent, the land-selling companies, your own observation of vacant lots (plus enquiry of the local Council), and you also put an advertisement in the paper.

Of course, all the time you have been asking your friends to put you on to anything if they hear of it. As most of your friends are probably in the same plight, you never really expected anything to result from that quarter. But perhaps it's your lucky month. You actually do hear of a block of land. What do you do then?

Well, the first thing is to go and have a look at it. You must always inspect the land before buying. Don't be panicked by an agent (or vendor) telling you that there's someone else in the running, and that you must sign on the dotted line at once, or you'll miss it. Don't buy a pig in a poke. Go and see the site; more important still, get the wife to go and see it. If you buy without the wife seeing it, you'll never live it down. Get her in as a joint-actor from the outset. You must inspect the site for location; is it handy to transport? You must ascertain whether it is situated in a brick area; enquire of the local Council. You must find out if the various services—gas, electricity, water and sewer—are available. Is the aspect right? Will the land be suitable for the particular type of home you (or your wife) have decided to build? Are the levels such that the cost of foundations will be prohibitive? Will you be able to lay out that garden you promise yourself? If the land is of unusual shape or size, it may be wise to have your builder inspect it also before you decide to buy, otherwise you may be faced with extra cost.

Well, you've considered all that, and had all necessary advice, and it's still your lucky month. Everything is just as you desire. The land is right, the price is right; it seems a safe bet that you'll be able to get the Treasury consent to that price.

What next? Now, this is where you ought to see your solicitor. He should take over and see that you get what you are bargaining for. Now that's important, that word "bargain," because the bargain is in the contract. The solicitor can only see that you get what you are entitled to under the contract. So, see your solicitor before you sign the contract. Sometimes an agent (or vendor) insists on an immediate decision and requires a deposit at once. If you are placed in that position, either communicate with your solicitor by phone and have the contract read over to him before you sign it, or pay the deposit on terms that the contract is subject to the approval of your solicitor.

By adopting this course, your solicitor is able to protect you from the start. He will see that the land you are buying is, in the contract, described as you consider it to be, that there is in the contract nothing which prevents you from getting a clear and unencumbered title, that there is not on the title any covenant which

will prevent you from building the type of home you have decided upon, and that the price is as agreed to by you. If the contract is right in those matters, then the solicitor will see that the contract is carried into effect, and that you get your land according to your bargain. Oh, and by the way, don't pay a deposit to a stranger (even if he gives you a receipt), or to any but a recognised land and estate agent.

Now, let's consider these matters which I have said the contract should cover. First, that the land in the contract is the land you are buying. That, of course, means the land you have inspected.

If you are buying a lot which adjoins an existing house, it can be identified by reference to the adjoining house.

The land must be identified.

Most lots have a number, but a lot number will convey very little, if anything at all, to a purchaser. He may be told that the lot he is inspecting is No. 5, whereas, in fact, it is No. 4, and there may be many physical differences between the two lots. So, although the lot number may be referred to in the contract, something else is necessary to ensure that the lot in the contract is, in fact, the lot inspected. If the vendor only owns one lot in the street, and the lot in question is the only vacant lot in the street, there is no room for error. But, if the vendor owns more than one lot in the street, or if, although he owns only one lot, there are several vacant lots in the street, then there is room for error. Therefore, identification by reference to an adjoining house puts beyond doubt the exact lot which you have inspected, and are intending to buy. Where such identification is not possible, then when inspecting you should step the distance of the lot inspected from the next cross street, and this distance can be checked on the plan of the subdivision. Be sure the contract identifies the correct lot. This matter of description is always important. In the purchase of land upon which a building is erected, it is essential to refer to the type of building, and the street number of the building. By so doing, all possibility of error should be eliminated.

Second, that there is nothing in the contract which prevents you from getting a clear and unencumbered title.

The title must be clear.

If there is in the contract no specific clause to the contrary, then the vendor cannot compel you to take a transfer except with a clear and unencumbered title. Only when there is in the contract some reference to an encumbrance or easement is your right to a clear and unencumbered title taken away, and then only to the extent to which it is mentioned in the contract. But, not being a solicitor yourself, you may not understand and appreciate some reference in the contract, and hence your solicitor's approval of the contract is necessary under this heading.

Thirdly, that there is not on the title any covenant which will prevent you from building the type of home you have decided upon. If there is

Any covenant on the land should be disclosed.

in the contract no reference to a covenant on the title, then you are entitled to assume that it is clear. The comments under the second heading above apply to this third heading also. But, you ask, suppose there is a

covenant on the title, what then? Well, then, you have to consider whether the covenant is such as to hinder your plans. If it is not, it may be wise not to worry about it, and to take the title with the covenant on it. The covenant may be on all the lots in the locality, and it may be beneficial to have such a covenant, as its object probably is to keep the buildings in the locality up to a certain standard. If there is no reference in the contract to a covenant, and you find afterwards that there is a covenant which will hinder your plans, then we must consider your rights under the contract.

The usual form of contract is one which has been approved by the Real Estate Institute of New South Wales, which is almost invariably used by real estate agents, and which, in printed form, is obtainable at almost all stationers. That form of contract contains certain clauses which have for their object the protection of the vendor. Remember that the contract is prepared on the vendor's instructions (either by his solicitor or his agent), and usually sets out the bargain according to the vendor's view. The clauses in the contract, therefore, are designed to protect the vendor.

All that is necessary for a valid contract (writing is required for the sale of land) is the name of the vendor,

Where the Vendor cannot make a clear title.

the name of the purchaser, a description of the land sufficient to identify it, and the price. A contract which contained that, and no more, is said to be an "open contract." Under such a contract, the vendor can be *compelled* to give to the purchaser a clear and unencumbered title to the land described. Because of difficulties which the vendor might encounter in making such a title (particularly in cases of old system titles, where a purchaser could, under an "open contract," and apart from statute, go back to the original Crown Grant), it was a common practice to restrict the purchaser's right of objection by conditions—a practice which became so common that these conditions are now set out in the printed form of contract approved by the Real Estate Institute. Included in those conditions is one to the effect that, if the vendor is unable or unwilling to comply with any objection made, and insisted on by the purchaser, the vendor may cancel the contract, and refund the deposit to the purchaser. Under this condition, if there is on the title a covenant which will hinder your plans, then you may alter your plans and take the land by completing the purchase, and paying the balance of purchase money in exchange for a transfer, or you may take your deposit back, agree to the cancellation of the contract, and, returning to the beginning, renew your search for a suitable block of land. There may be cases where the vendor (who should know the state of his title) may have to pay compensation for his failure to give a clear title. This is a little involved, and, in any case, it doesn't get you the land. It is another reason why you should have your solicitor handle the transfer.

Fourthly, that the price is as agreed to by you. As this figure should be stated in the contract—it would not

The price must be stated.

be a contract without it—there appears to be no comment necessary. Maybe it's still your lucky month, and the land, the price and the contract is right, and you've got the Treasury consent. Yes, indeed, it must be

your lucky month. Well, what's next? Let's move along before the month runs out.

Your solicitor now concludes his investigations of the vendor's title; he sends to the vendor's solicitor some questions to assist in those investigations. He accompanies those questions with the transfer for the vendor's signature, and he makes enquiries of the Council, and of the Water Board, as to the rating position, and as to the location of the sewer pipes.

These enquiries are important, because rates are a charge on the land and so must be cleared up before transfer. There may be a sewer main under the land, and, if so, your building costs may be increased in providing protection for the sewer. If such be the case, you may reject the title unless, of course, the fact has been disclosed to you. Your solicitor also enquires of the Board of Health whether there is any prohibition on the land. There are some areas around Sydney upon which you may not build because of Board of Health prohibition. If such a prohibition has been placed upon your block, then the position would be the same as I have dealt with above, in the case of a vendor unable or unwilling to remove a covenant.

Investigation of the title and other matters. But your luck is holding, and all investigations, questions and enquiries are satisfactorily disposed of. Your solicitor asks you for a cheque, and in due course he reports to you that the transfer has been completed, and is being stamped and registered. At present, those two steps take some time, because the departments are understaffed and overworked.

Completion of purchase and registration. Well, anyhow, you've got your land. Of course, your purpose in buying the land is to build a home. You can get on with that purpose without waiting for the deed to be issued from the Titles Office. Once your solicitor reports that the title is all in order, you can set about your plans. And, once the transfer has been completed, even though you might not get the deed for a few months, you can commence building.

If you are borrowing to complete the building, your solicitor can satisfy the lender regarding your title to the land, can give him the reference to the transfer at the Titles Office, and can arrange for the lender to uplift the deed in your name upon registration of the transfer. You can immediately give to the lender a mortgage, just as if you had the deed, because the mortgage can be lodged at the Titles Office for registration to follow registration of the transfer to you. So, select your home plan, not forgetting to get the wife in on this—that's most important—and consult your builder.

After completion you can go ahead with your plans. Here, we might stop, and return to the block for a moment. It's advisable to get your surveyor to peg the corners. This is necessary to ensure that your building is correctly on the block. The builder may see to it for you, but it must be done before the building is commenced. If you are borrowing, the lender will require a survey certificate

before advancing any money. You see, the deed gives you title to a block of land, but the survey certificate is evidence that upon the block of land is the building, and not only that the building is there, but that there are no encroachments.

Of course, if you are in a position to do so financially, you may at this stage consult an architect. You may prefer to deal direct with a builder. Elsewhere in this book, advice is given you regarding plans and specifications. If you are obtaining finance for the purpose of building, it will be wise, before you proceed further, to consult with the Society or Institution from which you are obtaining finance.

The building agreement. Having done that, and (your good luck continuing) having secured all necessary permits and assurances of supply of requisite materials, and made satisfactory arrangements with your builder, see your solicitor again about the building agreement. There is a standard form of building agreement, available through building societies, which can be had for the asking. The building agreement is your bargain with the builder. It should provide that you get just what you are bargaining for: that is, the house built according to the plan you have chosen, for the price agreed upon, and finished within the time promised. An agreement which sets out very briefly just those three matters, and names the builder and yourself, would be a valid building agreement; but there are other matters which should be covered, and that is why you are advised to see your solicitor. When you tell him your bargain, it is his job to see that the agreement provides that you get that bargain completed. As in the case of the contract for the purchase of the land, so in the case of the building agreement, let us examine the above three matters.

Firstly, the house built according to the plan you have chosen, you know that in conjunction with the plan there must be specifications, that the Council's approval must be secured, that in some cases permits under housing laws must be obtained, that the Water and

The agreement must provide for building according to plan. Sewerage Board, the Gas Company, the Electricity Authority—all must be contacted for approval of connection, and that if there is no sewer available, proper drainage must be provided. So, your agreement must, as incident to the plans, provide that the builder shall attend to these matters and, in fact, comply with all laws relating to the erection of the building. After all, it's his vocation, and he should know what is necessary to be done, and be prepared to undertake to do it. Also, the agreement must provide that he covers the building, whilst being constructed, for insurance, not only fire insurance, but also the insurance of the workmen against workers' compensation.

Then, there are the extras. You should have your plan as complete as possible, but it seems almost impossible to avoid extras. The wife, when visiting Mrs. Jones, sees something which appeals to her, and it simply must be included in her house, although, sometimes, it means altering the plans. Or, maybe, you find that something has been overlooked, and it must be added as an extra. When there are extras, however, get a quote

in writing for them before directing that they be done, and also put the direction to do them in writing. That writing will save you much bother when the final settling comes around. Then, again, defects may show up after the building has been handed over, and you are in possession. It is usual to provide that such defects, appearing within a limit of three to six months, be remedied by the builder.

And the fencing; this should be particularly considered. It has sometimes been a source of argument, a builder contending that it is not in his price, and, therefore, if required, it must be treated as an extra. On this matter of fencing, it is wise to keep in mind that the Council may alter the street level, so that your front fence has to be rebuilt. The level should be secured before erecting the fence, if possible, so that it will be placed on the correct level. Another point regarding fencing: give notice to fence to your adjoining owner so soon as you have made up your mind to build. Six months' notice is necessary as a condition of recovering a contribution from him, and the notice must be served on the adjoining owner. Service may be by registered letter. Before giving notice, see the adjoining owner personally, and try to arrange for the joint erection of the fence. He may be willing to come to an agreement, in which case you don't have to give notice. If the boundary fences are already up, you are not liable to contribute anything towards them, although, of course, you get an advantage thereby.

Secondly, for the price agreed upon. Matters can arise in course of construction which could have been foreseen. Not all matters can perhaps be foreseen, but if your lawyer is a genius, a wizard and a prophet, he will foresee everything, and provide accordingly. Not being all three, he'll only foresee most of such matters. I have already referred to extras, but extra cost can be incurred in other ways. The agreement must provide against such cost being debited to you. It must provide that the builder, before final payment to him, produce a certificate under the Industrial Arbitration Act that the wages of the workmen have been fully paid. Because, if wages are unpaid, the workmen may have recourse to the owner. It must provide that the builder leave the land clear of debris and rubbish, because if the builder doesn't clear it, then out of your pocket will come the money to get it done, or you'll have to expend your own energies doing it. You'll have plenty to do when you take possession without cleaning up the builder's rubbish. The agreement must also provide that, if the builder fails to complete,

you can take over the job and complete out of the balance in hand, employing another builder for that purpose. And, of course, it must fix the price, and provide for the payment to the builder of that price. He will require "draws" from time to time as the work progresses, and these should be fixed in a definite way.

Thirdly, the building must be finished within the time promised. By finished, I mean the place left in order for habitation, with all fittings installed and the rubbish all cleared away. I have mentioned that this must all be dealt with in the agreement. The builder will require that there be an extension of time for periods of strikes and matters outside his control—included in which will, of necessity, be delays caused by decisions, or indecision, in regard to extras or alterations. Sometimes a building agreement contains a penalty clause of so much per week for every week over the allotted time.

Well, reader, these are matters which need to be considered, and provided for in the agreement; and your solicitor, having the advantage of a consultation with you, will know if anything else is necessary to ensure that you get what you are bargaining for, because that is what the agreement is for.

And, if your luck holds, and you are prudent and diligent, you will get what you are bargaining for, just as you want it, and within the time anticipated, and you'll be in possession of your own home.

Well, yes, you are the lucky reader. I can see you in my mind's eye, leaning against the front gate taking a well-earned rest, and admiring the little nest.

Thinks you: "It's been a bit of an effort, but it's worth it. She looks goodo . . ."

You are interrupted by a voice: "Oh, George, come in and fix this, will you?"

Will you? Of course you will!

And you do.

Presently you return to your post of leisurely contemplation.

"Yes, she looks goodo . . ."

Another interruption from within: "George, what about getting on with that garden you promised yourself?"

For a moment you wonder . . . but then you move off, not too hurriedly, to the rear.

Well, this is no time for a solicitor to be talking to a home-builder, so I'll be moving along.

Good luck, reader!

[NOTE.—This article is written in New South Wales. Generally speaking, the points dealt with are common to all States, but there may be differences in practice. An interested reader should ensure protection, as recommended in the article, by consulting his solicitor.]

KITCHENS in the NEW HOUSE PLAN

Perpetual inconvenience, waste of labour and time, may all be prevented if kitchen plans are developed before building to give a maximum efficiency and economy.



This kitchen is modern and well planned. Note easily cleaned floor covering.

AS far as the organisation of the house is concerned, the kitchen is the centre about which all the household activities revolve. As such, therefore, it must receive special consideration in planning the house as a whole, and in its own planning.

Important Early Decisions

Most important of early decisions to be made are size and proportion. These will depend very largely on the general layout of the home; but it will depend even more than anything else on the number in the family. A reasonable size for the small house would be 8 ft. by 10 ft. or 8 ft. by 12 ft.

Proportions of the room have a considerable influence on convenience, and it must be said that the exactly square kitchen does not lend itself to satisfactory arrangement of equipment. There tends to be too much walking from one part to another. In other words, the advantages of step-saving cannot be overstated.

On the other hand, the tunnel-like arrangement, which makes a kitchen seem like a railway kitchen-car, is definitely not workable, unless one person only is to use it. The long, narrow kitchen is not balanced, and the constant care to avoid open doors or anything which may

be blocking the narrow passageway, especially when in a hurry, could be very trying to the nerves.

Normally, the area averages around 8 ft. by 12 ft., and this size should be sufficient to cope with all equipment required, and at the same time provide enough floor space to allow at least two people to work without getting in each other's way.

Light Aspect

Next comes the question of the light aspect of the kitchen. This should not be a direct north, and, by choice, it should not be north-west. An easterly or south-easterly aspect gives the coolest results. This is most important for a larder, which should face south; a window on a northerly aspect should be avoided. It is a question of keeping food away from the heat of the sun.

Equipment for the kitchen needs careful forethought, especially storage cupboards. Placement will have to follow a sequence, in relation to the kitchen, and the remainder of the house as well.

For instance, a hatch will be possible for service of meals in most houses, because dining room and kitchen most likely adjoin. The area around the hatch may be



From left to right this kitchen flows in its work sequences. Plenty of cupboards, good lighting over the sink, and no waste space, make a desirable domestic centre.

used for the storage of china. Drawers under the hatch should continue into the dining room, to be used on either side for cutlery.

Storage Cupboards

Storage cupboards should be planned according to their various purposes. For general storage, however, a shelf from 12 in. to 14 in. deep is best. Leave a gap of about half an inch at the back, as this will make cleaning much more simple. The shelves themselves can be painted with glossy enamel, or covered with some easily washable material.

Height of shelves must be varied according to requirements. In the case of a china cupboard, where there is a great variety of sizes to be accounted for, there may be three or four different heights of shelves. Plates, cups and saucers might be stacked, but large meat dishes would be placed against the side with a small ledge to prevent them slipping. Vegetable tureens can be stacked if the lids are placed upside down in them. The dishes thus take up less space, and there is less risk of knocking the handles off the lids.

A cupboard fitted for cleaning equipment has the advantage of arranging a set place for each item, but as there tends to be changes in appliances, the cupboard loses its initial value. However, some arrangement of clips and hooks on the side of the cupboard should be provided, so that handles of mops will not fall out when the door is opened, and to allow full use of all available space.

In the case of cupboards for cooking utensils, and for food, there is a wide variety of choice, but it is wise to include a gauze safe well ventilated. Additionally, there

may be a cabinet with table attached, or a fitted work table, or a combination of the two. In any case, the surrounding cupboard space would be used for cooking utensils and dry stores, including all the most used cooking ingredients.

Ventilation

Finally, ventilation must not be overlooked. There should be a good circulation of air, without draughts, which, apart from the discomfort caused, are very bad for cooking in progress. Recessing of the cooker is often very helpful. Extractor flues are also very useful in preventing odours of cooking from percolating through the house.

Placing of equipment is the next consideration, and here plenty of space for free movement must be allowed. The sink will influence choice to a large extent, because this is governed by factors of building construction. Positions of water piping, the system of drainage and, probably, relation with the bathroom, will have to be taken into account.

Once the position has been fixed, combination drainage boards and sink should be the maximum size it is possible to allow. Draining boards should be placed on both sides of the sink. If space will not allow this, the single board should be on the left of the sink, as this makes for easier washing up. A convenient length would be 24 inches on both sides.

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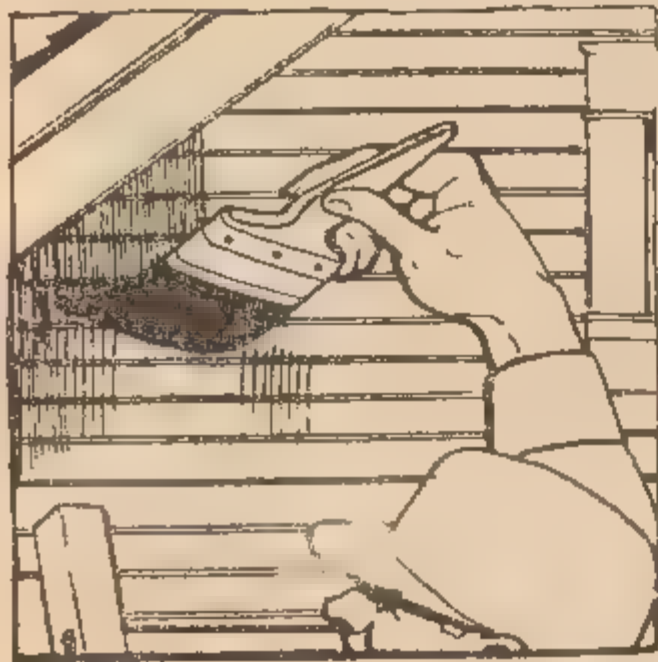
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It is a good plan to install a double sink, which will find many uses. Of course, the ideal would be the double stainless metal sink with two draining boards, the whole cast in one piece. Many other types are available, so that it becomes a question of price and individual preference. The mixer type of tap is very good to use, but select the type which can be swung at any angle.

Other equipment will be placed in relation to the sink. Step-saving will naturally be considered. It will be found that it is possible in a very small kitchen to reduce steps to such an extent that there is no walking, only standing. That is more exhausting than a reasonable amount of walking. There are limits to step-saving and sequences.

Ideally, the working sequence for cooking should follow through from the food store, and supplies to the work table or bench, cooker, and hatch for serving. The china cupboard should be handy to the sink, with the cleaning cupboards as far away as possible so as not to interfere with cooking.

Perfect sequences are rarely possible, and the question becomes one of the inevitable compromises always connected with the planning of a house. A suggestion: if the working surface is away from the food store, use a small wagon which will take the supplies for all the cooking in hand. This will solve many problems.

Most important in the sequences is to have the cooker near the work table, and also near the hatch for serving, so that there is no long-distance carrying of hot dishes.

The bench top of cupboards, or a small table suitable for dishing up, between cooker and hatch, is a good plan.

Floor surfaces, of course, should be as easily cleaned as possible, and non-absorbent to grease. Skirtings should be coved to do away with dust-traps. Walls should have a washable surface.

The Breakfast Nook

So far no mention has been made of the breakfast nook in the kitchen. This is a very important addition where space permits. Some object, on the score of cost, that another room could be added just as easily, but they have not investigated all the possibilities, and one suggestion is to provide a bay opening from the main section. This overcomes objections on cost comparisons where space limitations prohibit the inclusion of this corner in the home.

Most people have found increasing use for this corner once the principle has been adopted. It certainly saves the housewife a good deal of work in a family house, while a moveable table will find many uses. Breakfast becomes an easy meal, and it is just the corner for a cup of coffee when coming in late from a show. But that is not all, because this nook will provide a desk for one of the children's homework, or if anyone else wants to work in a secluded corner.

All these various points should be considered before making final plans of the house. The importance of the kitchen cannot be overstressed. It is certainly an advantage to plan it in detail before making final decision.



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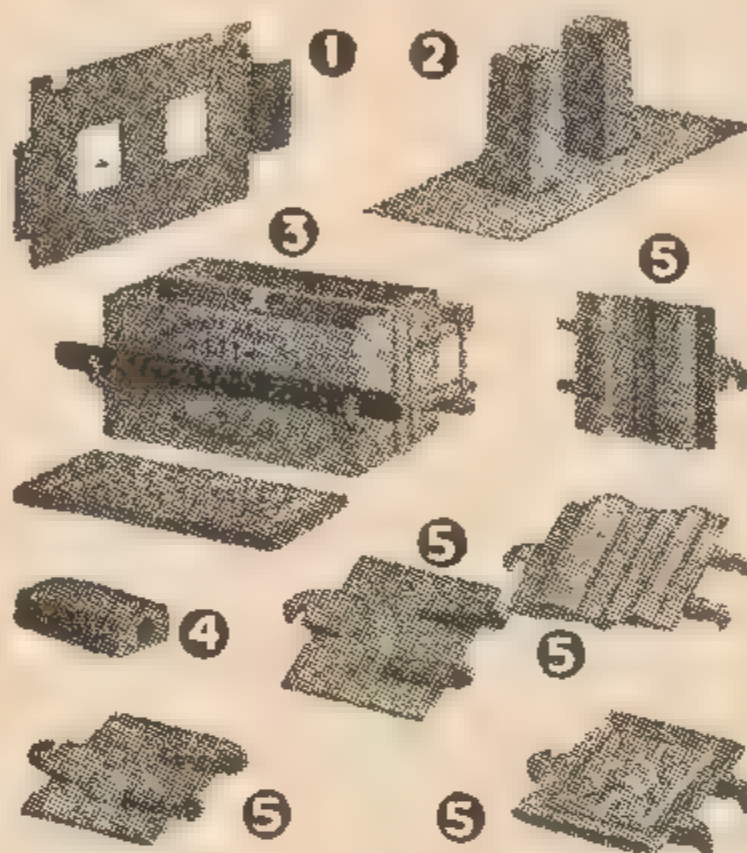
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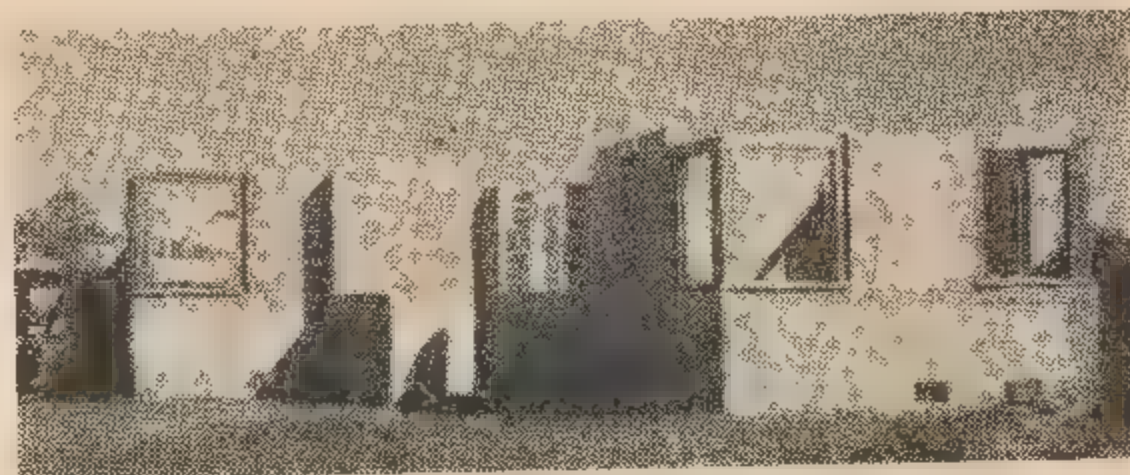
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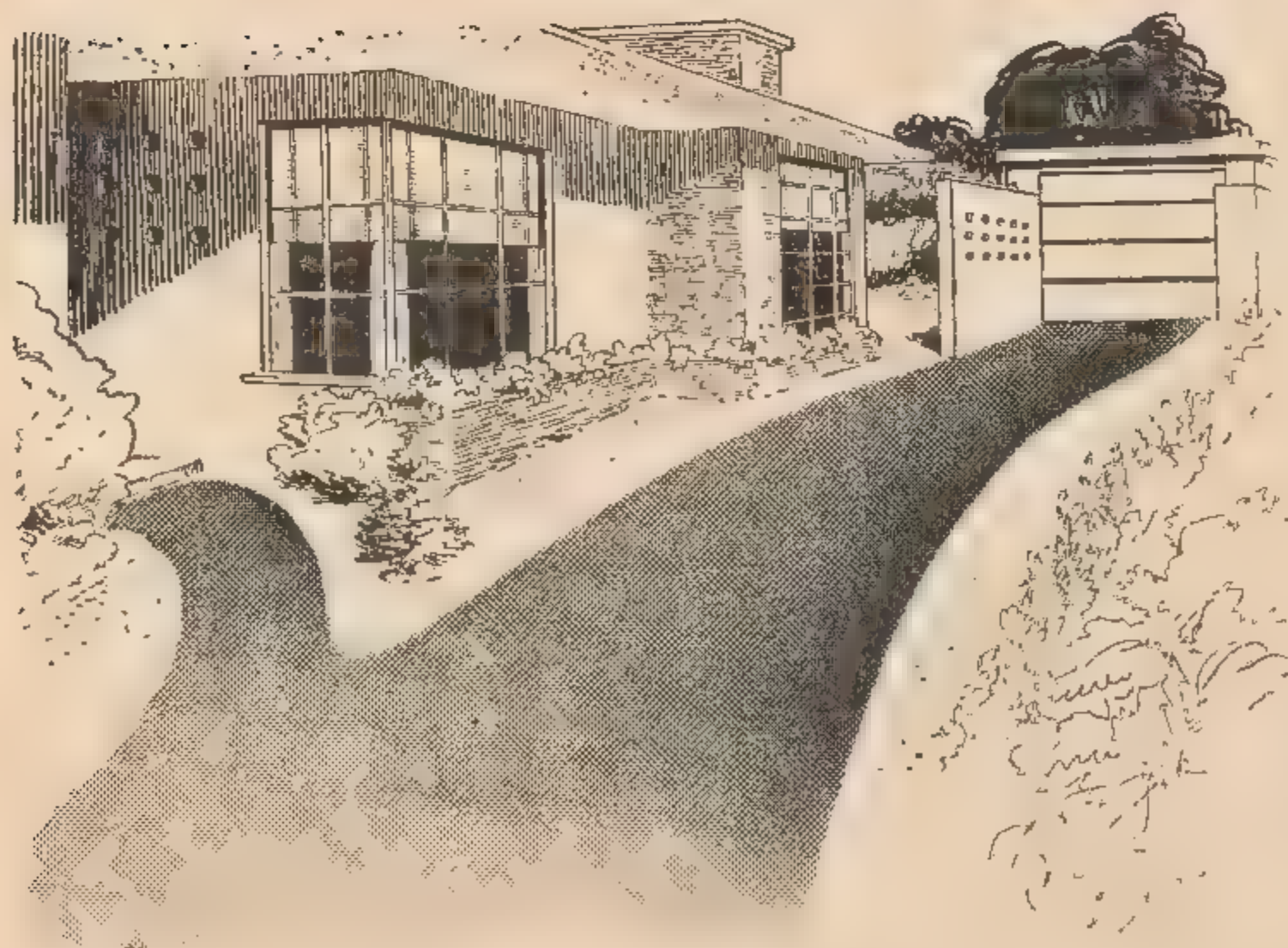
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Bathrooms and Laundries



A corner of a modern bathroom. Tiles have been used to advantage, from the points of both cleanliness and beauty.

IT would be difficult to find any feature of the home with a development more rapid than the modern bathroom. Compared even with twenty years ago, that pokey room would be almost unrecognisable against the magnificent types which are being produced to-day. In fact, the number of new materials and new fixtures is so great that home builders can have a most efficient and comfortable accessory to the house.

Exactly the same opportunities are available for the laundry. Mechanical aids for the weekly wash are many, while the choice of fixtures is wide, with new equipment which will remove drudgery and give an attractive corner to the home.

So imaginative house-planners have wider scope than ever before to design the perfect bathroom and laundry; for the technicians have provided us with a profusion of fittings to make certain that the whole scheme will be in harmony.

The test of a satisfactory bathroom, however, seems to be in providing a room which is pleasant to the eye and thoroughly comfortable for bathing and dressing; but, in addition, there should be surfaces, from the ceiling to the floor, which are of the most serviceable and labour-saving type. Everything in a bathroom is subjected to a certain amount of the inevitable steam, so that surfaces must be tough and impervious to corrosion. It is important, too, that they should be cleaned with a minimum time and trouble.

Walls and floor are the foundation of the design. Glossy paints provide washable, steam-proof surfaces for walls and ceiling. Several paints are specially toughened to stand up to this hard wear. Paint is equally satisfactory for the ceiling when walls are treated in some other way, or it may be used for the top half of the walls, with a dado of another material.

Glazed tiles offer opportunities. They can be used for the whole of the wall surface: as a high dado, as panels for the bath, or simply as a skirting. Available in delightful colours, types can be chosen to harmonise with any

More and more fixtures are being incorporated in the building of a house, and we have now come to accept the bathroom and laundry as naturally part of the structure. That was not always the case. But it is an obvious development of sanitary engineering, as all form part of the structural system.

decorative scheme, while mottled effects break up the monotony of a plain wall.

Tiled wall surfaces never look cold, and one especially good aspect of their use for the bathroom is the opportunity of using picture tiles to add interest to an otherwise plain wall. These are hand-painted with birds and animals; the ground colour matching the tiles used for the remainder of the wall. A few picture tiles, so used, set at intervals in a plain wall will never look restless.

Another material with almost endless possibilities is the sheet of toughened glass known as Vitrolite. This provides a perfectly smooth, opaque surface which may be cleaned down with a simple wipe of a damp cloth. When used alone a light colour is suggested for the main part of the walls, with horizontal bands and skirtings in a darker tone to make an effective treatment. There are many other suggestions that could be adopted.

Right treatment for bathroom floors depends upon circumstances. Glazed tiles are a thoroughly hygienic covering, and naturally blend with that type of wall treatment. They are inclined to be cold, but mats soon overcome this difficulty.

Jointless composition floors are satisfactory types that blend well with the modern bathroom. They are easily cleaned, washed or polished. One outstanding advantage is that the composition may be laid with a coved edge, which not only eliminates dust traps, but provides a completely watertight joint at the junction of walls and floor. A good range of colours is available.

Next comes the question of choosing equipment, and here, floor area must be taken into account, since it would be very unwise to choose a large bath for a small bathroom. Allow as much space as possible; with eight feet by six feet, about the minimum for comfort. Very small bathrooms rapidly become overheated in summer, although very large ones are apt to be chilly and uncomfortable in winter. The happy medium must be struck, bearing in mind that many to-day use the bathroom for the "daily dozen" and as a dressing room as well.

Metal fittings are many, but in bathrooms they should be in chromium-plate, which is unaffected by steam. The

steam problem also applies to light fittings, mirrors and curtain fabrics.

Built-in lighting is very satisfactory in a bathroom, and can usually be incorporated in a new scheme; or a ceiling panel may be used for general lighting, equally as well as a totally enclosed ceiling fitting. A mirror lit from below is very comfortable for shaving. A suggestion is a bathroom mirror with a light shining through a frosted panel in the base, which provides just enough heat to prevent the mirror from steaming over.

Oiled silk, or a similar type of material, makes the best type of curtain for the bathroom. It will not absorb steam, and can be wiped over like all other surfaces.

Baths are the *raison d'être* of this apartment, and are, of course, the most important thing. Fortunately, there is ample scope for choice in these days. Some will elect to have an enclosed type, with many attracted by the coloured finishes in which baths and other appliances are now available. The modern bath with its enclosing panels is certainly very trim in appearance, whether installed in a corner of the room or free-standing.

As to the form of the bath there are several points to be considered. Most people will desire it to be roomy, but excess in this direction will make undue demands upon hot water supply, so that moderation is the better course. One might be recessed in an arch, another in a corner, or a third projecting straight out into the room. That is a question of individual preference.

There is also the question of getting in and out, and that is rather awkward with some baths. A height between 19 inches and 23 inches above the floor is found to be suitable, and some form of grip rail is advisable for use by elderly people—modern surfaces are so slippery as to be dangerous at times.

Shower alcoves come next, as these are normally erected at the same time as bath fixtures. There are many advantages in having a separate shower alcove, and one should



Black and white. An ideal bathroom from an up-to-date home.

be included wherever space permits. If there is not sufficient accommodation, a screen or curtain should be included with the bath to prevent the floor from becoming flooded after one person has used the shower.

Wash basins usually match the bath in colour, and may be chosen from three main types: those supported on brackets, those supported on legs or a pedestal, and those with a base in the form of a cabinet. All have their advantages and drawbacks.

Basins on brackets certainly avoid interference with the floor, but they leave the attendant plumbing aggressively exposed. When a frame with legs is employed, again the plumbing remains exposed and the floor has four dust traps. The pedestal, rightly used, can hide some necessary things that are better unseen. The last type, in the form of a cabinet, not only hides plumbing, but it may serve to hold some accessories which otherwise have no proper home. Of course, the cabinet should have a recessed base, or toe space, for convenience in use.

Shaving cabinets are many and varied, and are a desirable adjunct to any washbasin. Sometimes they project, the user thus running the risk of bumping his head each time he uses the basin. It is, therefore a very good idea to have this cabinet recessed.

In the writer's opinion, the bathroom is not the place for the w.c. fittings, where only one is provided. There are obvious objections for several reasons. It is much better to provide space adjoining the bathroom, or even adjoining the laundry, if that is more convenient. In some cases, the bathroom is used when types of pedestal are available to match other fittings.

Great improvements have been made in the silence and reliability of flushing appliances. Many will prefer the "low-down" type of flush tank; but there is even more to be said for the type of flushing valve which needs no tank, and is able to deliver one measured flush after another in rapid succession. Seats are now made in plastic materials, and appear to be the ultimate in sanitary efficiency and smart appearance.



Recessed bath in a bathroom of taste. Note towel rails and the mirror-fronted utility cupboard.

Finally comes the question of appearance, which will be greatly enhanced if the various fittings do not seem to have been thrown together in a casual fashion. Here it will be found that the recessed bath has greatly helped towards a shapely ensemble. Electric light, and the banishment of the one-time pipe entangled heater, in favour of an inconspicuous circulating system, or neat gas or electric water heaters, have also contributed.

Laundries

Two questions arise as soon as one begins to consider the home laundry: Is there to be a separate room which is to be used as a laundry only, or will the kitchen be used as laundry as well as scullery and pantry? It is always better to have a separate laundry where space permits, although it is possible to telescope the laundry into the kitchen, without inconvenience, by using the modern washing machine.

Modern washing machines make it possible to deal with the home laundry in such a complete way that scarcely any other equipment is necessary. They will fit into a cupboard in the kitchen, where additional space will permit the storage of pegs, ironing equipment, and the materials necessary for actual washing. A double sink will complete the kitchen laundry.

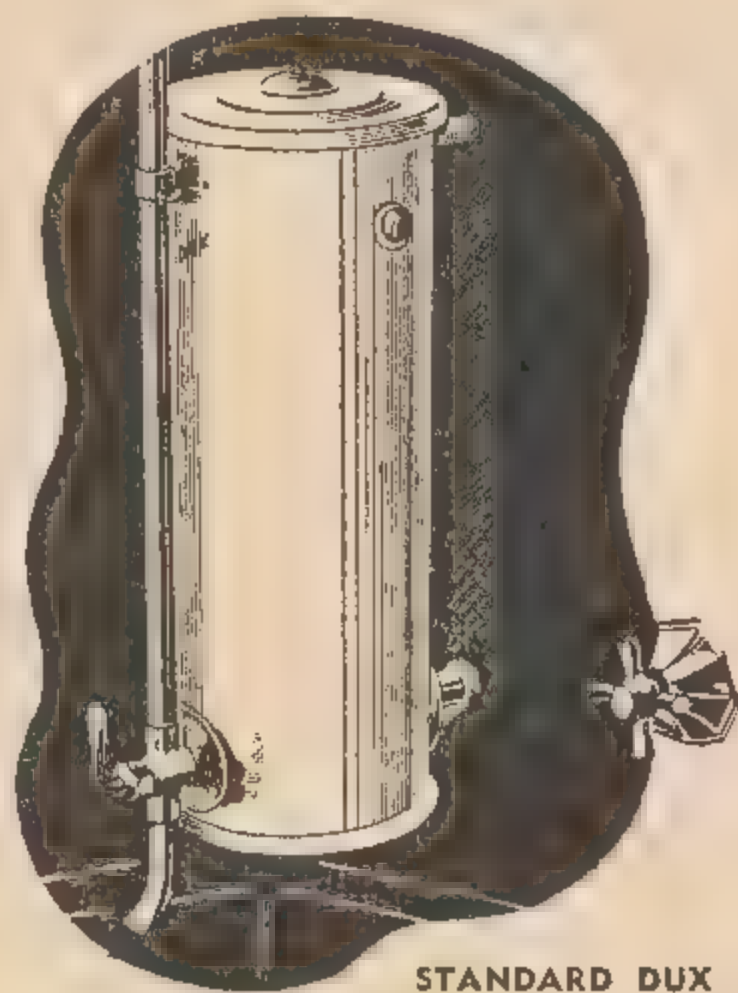
Where separate space is provided for the laundry, the door should open from the outside of the house for convenience to the clothes lines. Wash troughs will be fixtures, and the copper should be so placed that the washing will take its natural sequence. The electric washer should also have its corner from which it can be wheeled out on washing day.

Other additional equipment will add to the convenience of the separate laundry. The ironing table or bench, for instance, will serve when sorting clothes for the wash, and give space for ironing. A cupboard of some type is necessary to store all etceteras connected with washing day, while a section can be set aside for soiled linen. Finally, there comes the problem of dealing with airing or drying on a wet day. Some provision should be made for this.

There is a good deal of scope for ingenuity in planning this laundry. All conveniences can be fitted into a small area, and even the upper room space can be used for airing. In this case, a rack would be fitted to a pulley in the ceiling and hosted up when the clothes have been hung on it. Others may prefer a floor rack, or clothes "horse"; but in either case, see that the wood has been carefully enamelled so there will not be any danger of stained clothes.

To-day the key-to a successful home laundry is the washing machine, which has made such an easy task of the weekly wash, because it will do almost everything required on washday. Without it, older methods have to be adopted, with fixed wash troughs, copper and wringer completing the equipment. A good deal of hard work is involved in such cases before the clothes have that essential whiteness so much the pride of every housewife.

It is apparent that there is ample scope in both bathroom and laundry to design something of which any woman would feel proud—an efficient working unit of the home.



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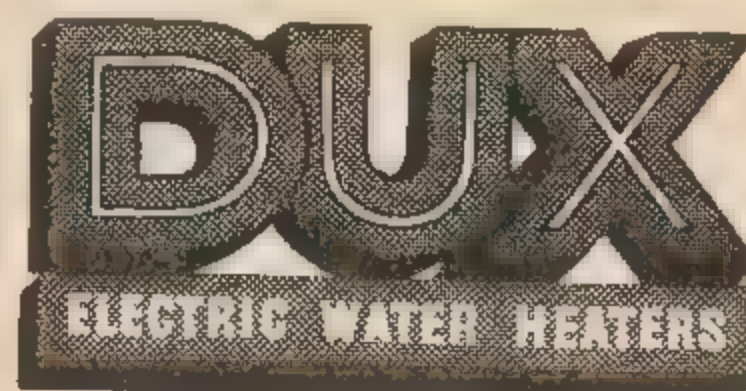
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LIGHT and POWER

At no time has lighting been so important as it is to-day. New uses for light and power; new lighting sources; new lighting programmes; and an increased interest on the part of home builders in the subject—all point to a new era in lighting for the interior designer.



Illustrating several types of light fittings for modern homes. Pendant, floor standard, wall, and an illuminated panel are shown here.

ONE of the most interesting things about the subject is that bad lighting hardly ever costs less than good. There is, therefore, no justification for anyone, erecting a new home, to tolerate mere illumination when the opportunity is presented to enjoy the comfort and decoration that lighting can confer.

It is true that elaborate systems cost money, although not nearly as much as many are apt to think if the work is undertaken at the time of building, or if redecoration is in progress. But even with the simplest of lighting systems, there is much that can be done towards improving effectiveness and appearance by taking advantage of the practices of to-day.

For instance, well-thought-out lighting can make the dreariest room seem warm, the most uninteresting corner arresting. Distributed in one way the room will appear thoroughly commonplace; in another, it may easily become the means of infusing new character into the furnishing scheme. A remote corner, discreetly lighted, immediately assumes importance and increases the apparent size of the room.

But these opportunities come only from planned lighting, which is just as necessary to efficient housing as planned plumbing or building. It is always more successful than the haphazard placing of fittings after the completion of the job.

And we must not think of planned lighting in the home merely from the point of view of reading, sewing or other

fine work. Good lighting has a definite bearing on safety and hygiene.

There are four rules to be remembered when providing for the artificial lighting of the home:

1. Have enough light.
2. Avoid glare.
3. Avoid undue contrast.
4. Have enough fittings in each room.

For example, take a typical house of a size compatible with the average income, comprising hall, two reception rooms, two bedrooms, bathroom, kitchen, etc.

Hall and Landing

Here intensity, recommended by experts, is rather vague, but something between 4 and 6 foot-candles is considered adequate. That means 100 to 150 watts should be used.

It depends, as do all lamps in the house, upon the type of shade used. For the small home, therefore, nothing is better than fittings of clear design; design which is intended to make the utmost use of the light available, and not absorbent of huge quantities of light.

One fitting in the hall and one on the landing, with a two-way switch, should be enough. If more are required, a bracket on the stairs is a good investment, as this is probably the most dangerous point in any house.

Living Room

Wattage employed in this room should be approximately 300-400 watts or more. In the average home, this is the room where eyes are called upon to do their hardest work in reading, sewing, etc., while the rest of the body relaxes.

For a family of four, there should be at least two separate portable standard lamps: one a study lamp using up to 100 watts, and the other a floor standard, using a lamp of the same size. This is the minimum, but extra wattage can always be used advantageously in decoration and for general illumination. Using wattages such as these, there should be available a general light of about 4 foot-candles, and a local light on work of 12 foot-candles.

Dining Room

Unless this room is used as a sitting room as well, the immediate need is a good light over the table. This may be supplemented by another light, to be provided on a table, or by a floor standard or some form of built-in lighting as would be included for the servery. Total loading should be something in the nature of 150 watts, which would provide a general lighting of 4 foot-candles with a minimum intensity on the table of 8 foot-candles in efficient equipment.

Bedroom

General illumination for bedroom should be around 3 foot-candles, and a local light of 12 foot-candles. This may mean anything up to 200 watts or more when there is a general light, a bed headlight, one or two lamps at the dressing-table, and a lamp at the wardrobe.

Bathroom

In the usual small bathroom with light-painted walls, 100 watts will usually give all the light required, although it is sometimes advisable to increase this from 60 watts in the ceiling and 40 watts at the mirror to 100 watts at the ceiling and 60 at the mirror.

Kitchen

Equal attention should be given to the lighting of the kitchen as to the living-room, for many hours are spent here after the sun has set. Yet, repeatedly, it is found that no adequate provision has been made even in the most up-to-date designs of houses.

Recommendations for this room are 8 foot-candles. That should be a minimum. Two hundred and twenty watts can easily be utilised in a small kitchen—100 watts in a central fitting, 60 watts over both the sink and the cooker. Added to this, there should be light for store cupboards, and other utility lighting which adds so much to the comfort of the room.

So much for the general aspect of modern lighting, for scope extends much further than this. Most of it comes under the heading of "architectural lighting," which is probably more happily termed "built-in lighting," for fittings can be just as much part of any architectural scheme as the "built-in" cornice.

Opportunities are there for introducing worthwhile effects with a minimum of structural alteration. For instance, concealed floodlighting for one wall in the living room is far easier to install than many people imagine, and need not entail high running costs. Luminous panels may be utilised in the place of cupboards or windows, while there is good scope for originality in introducing illuminated niches.

It is impossible, however, to lay down rules for modern lighting, or even begin to explain the wide variety of choice awaiting the person contemplating the building of a home. Many innovations have been tried, and merely await adoption, and there are many more schemes as yet untried and only await a person of imagination and ingenuity to adopt the most effective arrangement.

Power

Together with the planning of lighting, equal stress must be placed upon requirements for power. The number and placing of power-points is one of the problems which need most careful thought before any final decisions are taken. Not only should present demand be taken into account, but possible future ones as well, because it is less expensive to provide for them at once than to have additions at some future date.

Power points are chiefly needed for electric fires, vacuum cleaner and polisher, radio, iron, refrigerator, washing machine, and possible cooking appliances, such as hot water jug, coffee percolator, mixer, and so on.

Minimum allowance for power should be a point for each room in the house, with the exception of the bathroom. This is by no means over-generous, where electrical appliances are used. In the living-room, for instance, provision has to be made for reading lamps, radio and fires, so that two points at least are required.

Provision should be made for cooking appliances in the kitchen; near the cooker; for ironing; near the work table; near the ironing board, if this is a fixture; and near the sink for the washer. Another point may be allowed



Milady's Boudoir. Tube lighting of mirror is the present-day trend.

for the refrigerator, and one for an electric clock.

Placing of points for hall, staircase and landings needs careful thought. Their chief use will be for cleaning, and the points should be placed so that the whole of the hall and staircase can be reached. A point in the hall, outside the spare bedroom, will serve for a fire in the bedroom.

In the larger bedroom there must be points for cleaning, fires, and also for bedside lamps. There must be a fairly settled idea of the furnishing scheme before deciding on the position for these points.

Lighting the hall staircase and hallway. Ceiling fittings of this type give maximum illumination where it is most needed.

There are two main factors for success—planning and efficient fittings. Planning must be complete and developed at the same time as the plan for the house, because it will mean less cost in the one system, and will not require surface additions at some later date. Every care must be exercised in the selection of fittings. Appearance is not everything, because efficiency is the more lasting quality in a home. Choose shades that give good illumination, and do not absorb most of the light, as will be found with many of the ornamental fittings. Allow for good light and convenient power, so that the investment will be found to be a good one.



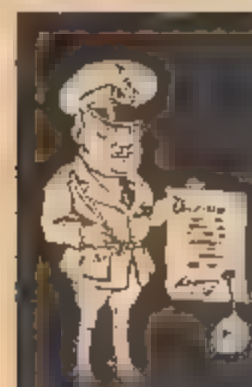
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HOT WATER IN THE HOME

NECESSITY IN NEW AND OLD DWELLINGS

No home to-day is complete unless it has the benefit of an efficient hot water service. The housewife, in particular, uses much more hot water than her mother and grandmother. She has a thousand and one reasons during the year for requiring water at a great range of temperature above that in the house main. The most economical means at her disposal is the hot water service of one type or another; economy arising from the fact that boiling the kettle, heating the copper, or using any of the other isolated unit means of securing what she wants is most wasteful of the heating fuel used. The man of the house, too, and the children, have a greater need to-day for hot water than ever before. The hot water system alone can meet these demands with efficiency and economy.

Types of Fuel

IN considering the purchase and installation of a Hot Water System, naturally first thoughts must be in the matter of the fuel to be used. For general purposes three fuels are available: gas, electricity and solid fuels. In its respective field, each of these has considerable merit.

- (1) **GAS**—where an efficient unit of low initial cost capable of delivering a large amount of hot water is required, and where also it is desirable to mount the unit on the floor, taking a minimum of space, and obtaining the advantages of a mains pressure installation.
- (2) **ELECTRICITY**—where it is possible to take advantage of the low cost "off-peak" rate, and where the space in the roof and structure will accommodate and stand the weight of a displacement type storage system.
- (3) **SOLID FUEL**—where a large volume of hot water is required and there is no objection to attending to the unit for the purpose of stoking, regulating and removing ash, etc.

For the purpose of this article it is proposed to deal with the gas water heater as one of the types readily available. Space does not permit of discussion of all, but further information about other types may be obtained from manufacturers and authorities concerned.

Reduced Rates for Storage

The cost of operating any type of water heating system is naturally a matter that must have attention.

The Gas Companies, similarly to other supply authorities, seek to spread the demand load for their fuel evenly over the 24-hour period, instead of having a series of peaks, where the demand is very high, and leaving at other times valleys where relatively little fuel is being consumed. As far as the domestic use of gas is concerned, these peak periods could conceivably occur early in the morning when the great majority of people are starting their day by bathing, showering, washing and cooking breakfast; again, in the middle of the day when lunch is being cooked; and again, in the evening when dinner is being cooked. People arrive home from work at this time, and there is another cycle of washing, bathing, showering and heating water for washing up.

To try and spread this peak demand, as it applies to heating water, the Gas Companies largely foster the storage type of Water Heater, and this is passed on to the user by means of an actual reduction in the cost of gas consumed in a storage type Hot Water System. To the householder, this means that with the modern, efficient

storage type of Hot Water System, they not only heat the water in the most efficient manner, but the gas bill is additionally reduced by virtue of the lower rate for gas charged by the Gas Company.

Selecting the Type of Storage System

Storage Hot Water Systems, in general terms, fall into two main categories—

- (a) "On the Floor" types, wherein the entire unit is conveniently placed at floor level, thus simplifying and cheapening installation and service; and
- (b) "In the Roof" types, where the storage tank proper is mounted in the roof.

For ease in installation and service, and for reduced installation costs, the "On the Floor" type has many advantages. In this type of unit of modern style, the entire Water Heater consists of one unit, preferably of the quick recovery type, which can be easily placed in some position giving short pipe runs and easy access for inspection and occasional service.

With the "In the Roof" type of unit it is necessary to locate the supply system and storage tank in the roof of the dwelling, while the means of heating is placed in some more accessible position. In new construction, the roof mounting does not offer as many complications as it would if the unit were being placed in an existing dwelling.

Pressure and Gravity Systems

In the method of supplying water to and drawing hot water from the System, there are again two accepted methods. The first is the pressure system, whereby the normal water mains pressure is maintained right through the heating system and up to delivery points. The other is the gravity system, where it is necessary to locate a cistern and ballcock at some high point in the roof, the supply of water then gravitating through the system to the points of delivery.

The desirability of having an equal pressure in both hot and cold water taps is very obvious. Not only will it permit a balanced flow of water to all points and permit the speedy filling of basins, baths, tubs, sinks, etc., but also simplifies the mixing of hot and cold water for showers and mixing spouts over sinks or basins. The use of pressure hot water systems again has a very large bearing on installation and operation costs, and these features will be dealt with in more detail in later paragraphs.

Size of Unit

In purchasing and installing a Hot Water Storage System, the size of the unit should not be dictated by present requirements only; thought should be given to possible anticipated future needs.

This problem is very much simplified when the unit selected is of the quick recovery type. This type of unit is designed to give a good average quantity of stored water available for instant use, together with a quick re-heat cycle, so that the Storage Tank is again very soon filled with hot water at the required temperature.

To cite a typical example, the smallest heater in the range constructed by Rheem Manufacturing Co. (Aust.) Pty. Ltd., has a storage capacity of 15 gallons, and if required, this unit can deliver over 200 gallons of hot water at 150°F. within any 12-hour period.

To assist in assessing the average needs of hot water, the following tables will be of assistance:—

(a) Approximate quantities of hot water at 150°F. required for various purposes.

| | | | | |
|----------------------|----|----|----|----------------------|
| BATHS— | | | | |
| Plunge | .. | .. | .. | 8-13 gallons |
| Shower | .. | .. | .. | 7-12 .. |
| Baby | .. | .. | .. | 3-5 .. |
| WASHING— | | | | |
| Hands and Face | .. | .. | .. | $\frac{3}{4}$ 2 .. |
| SHAVING | .. | .. | .. | $\frac{1}{2}$ 1 .. |
| WASHING— | | | | |
| Dishes | .. | .. | .. | 2 $\frac{1}{2}$ 5 .. |
| Windows | .. | .. | .. | 2-3 .. |
| Clothes (per person) | .. | .. | .. | 12-15 .. |
| Baby Laundry | .. | .. | .. | 2-4 .. |
| Floors, Scrubbing | .. | .. | .. | 3-6 .. |

(b) Water temperatures required for various household tasks.

| | | | | |
|--------------------------------|----|----|----|-------------|
| HAND WASHING | .. | .. | .. | 98°-100°F. |
| SHAVING | .. | .. | .. | 115°-125°F. |
| SHOWERS | .. | .. | .. | 98°-103°F. |
| BATHING | .. | .. | .. | 100°-105°F. |
| DISH-WASHING— | | | | |
| Hand | .. | .. | .. | 125°-130°F. |
| Machine | .. | .. | .. | 140°-160°F. |
| CLOTHES-WASHING— | | | | |
| Silks & Woollens (max. 105°F.) | .. | .. | .. | 92°-98°F. |
| Linens & Cottons | .. | .. | .. | 120°-125°F. |
| Washing Machines | .. | .. | .. | 140°-145°F. |

(c) Table of water mixtures: hot, 150°F.; cold, 70°F.

| GAS. | | | |
|--------------------|--------------------|---------|--|
| Galls. | Galls. | Galls. | |
| 10 @ 100°F. = 3.8 | @ 150°F. plus 6.2 | @ 70°F. | |
| 10 @ 110°F. = 5 | @ 150°F. plus 5 | @ 70°F. | |
| 10 @ 120°F. = 6.25 | @ 150°F. plus 3.75 | @ 70°F. | |
| 10 @ 130°F. = 7.5 | @ 150°F. plus 2.5 | @ 70°F. | |
| 10 @ 140°F. = 8.65 | @ 150°F. plus 1.35 | @ 70°F. | |
| 10 @ 150°F. = 10 | @ 150°F. | Nil. | |

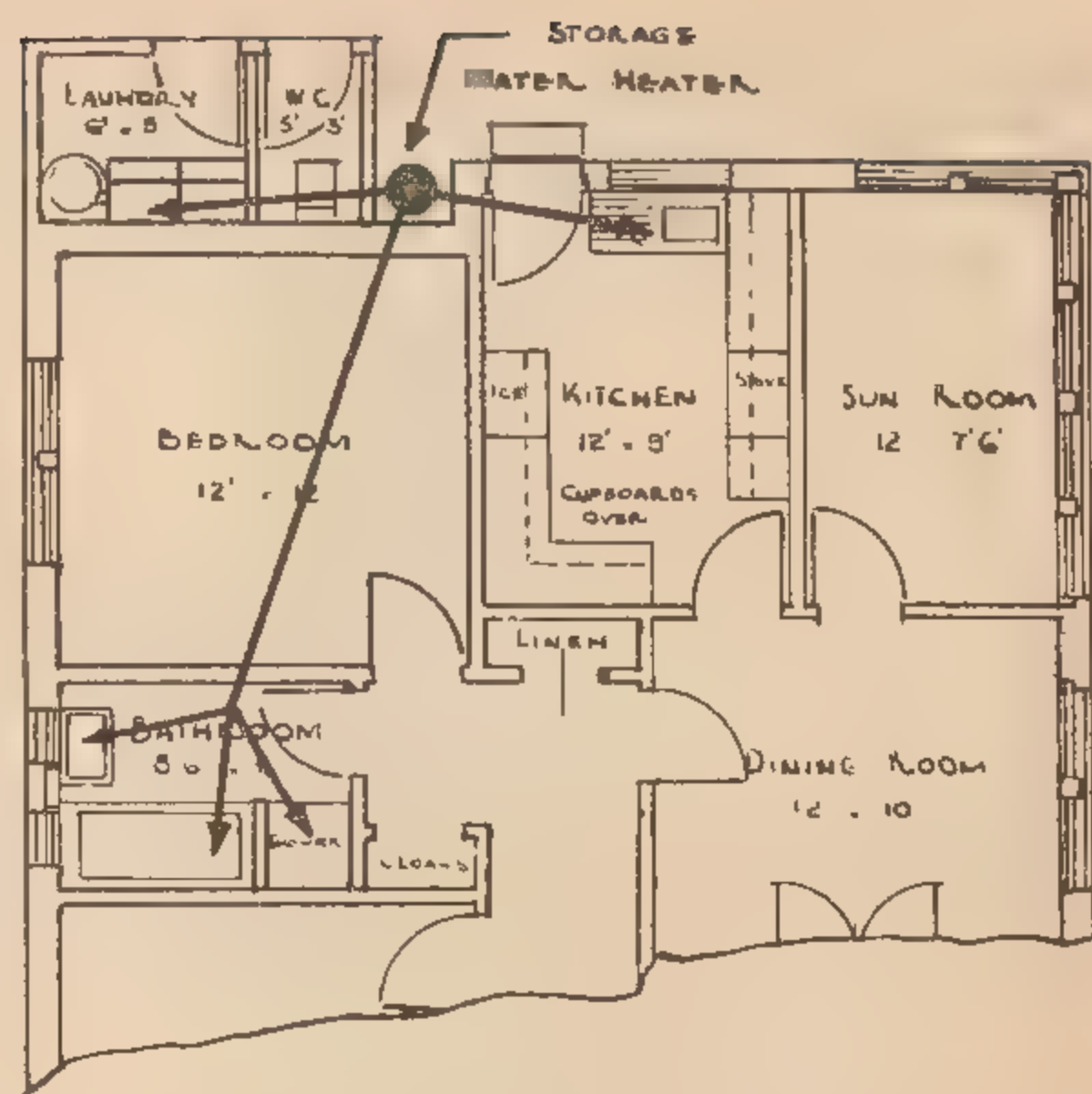
Grouping to Save Plumbing Costs

When designing and planning your home, attention should be directed to the grouping of the rooms, i.e., kitchen, bathroom and laundry, that are to be supplied with water and the waste pipes therefrom. If, within the scope of your design these rooms can be located in close proximity to each other, considerable expense will be saved when installing hot and cold water lines; also waste lines. It can be readily seen that if these rooms are placed widely apart, unnecessarily long and expensive pipe runs are required which, in turn, from the hot water viewpoint, affects the running cost of the system.

Selecting Site for Heater

In selecting the location for the Storage Water Heater unit, the following points should have consideration:—

- Freedom from unnecessary draught.
- Accessibility to open air for reasonably short flue outlet.



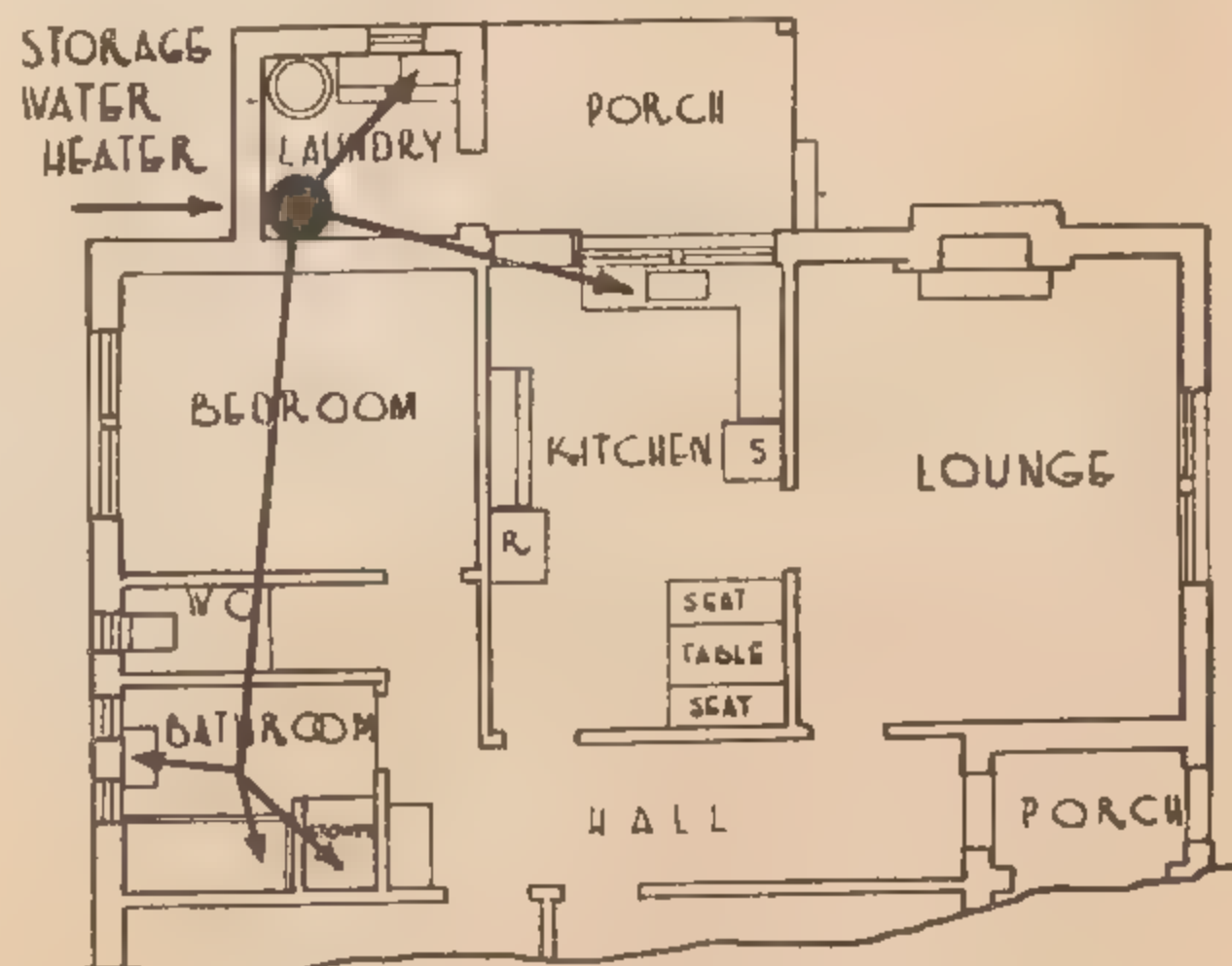
Small alcove between angle of kitchen wall and W.C. makes ideal location for water heater.

(c) Location that will provide easy access to controls or sludge cock, and one that will permit of easy service to the unit.

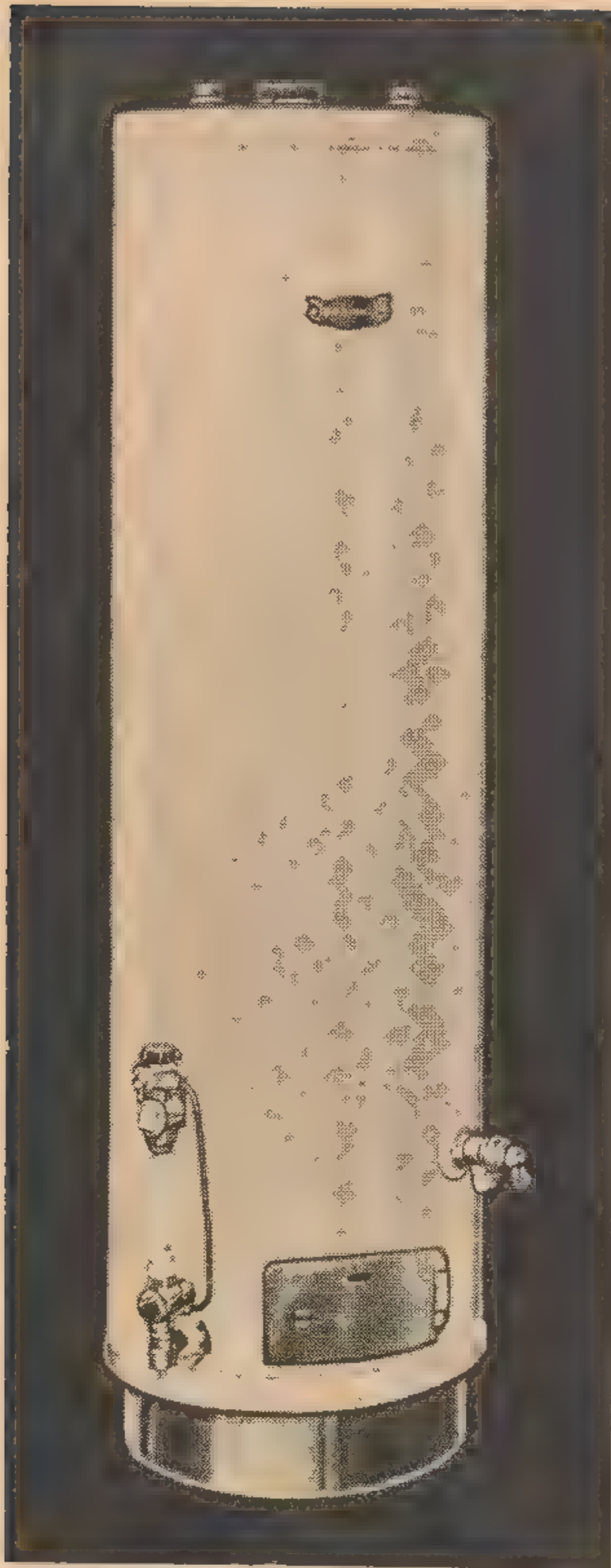
(d) Locate the Heater as near as possible to the point of most frequent small demands for hot water. This is usually the kitchen sink. Such an arrangement prevents wastage of stored heat, as each time water is drawn from the tap, naturally the pipe is also filled with hot water which can lose heat during the interval between uses.

Pipe Sizes to Various Points

With the mains pressure system, small bore pipes can be employed, as the water is delivered at the various points of use at the full mains pressure. This means that for a given footage of pipe run, only a very small quantity of water is contained therein, which considerably reduces the

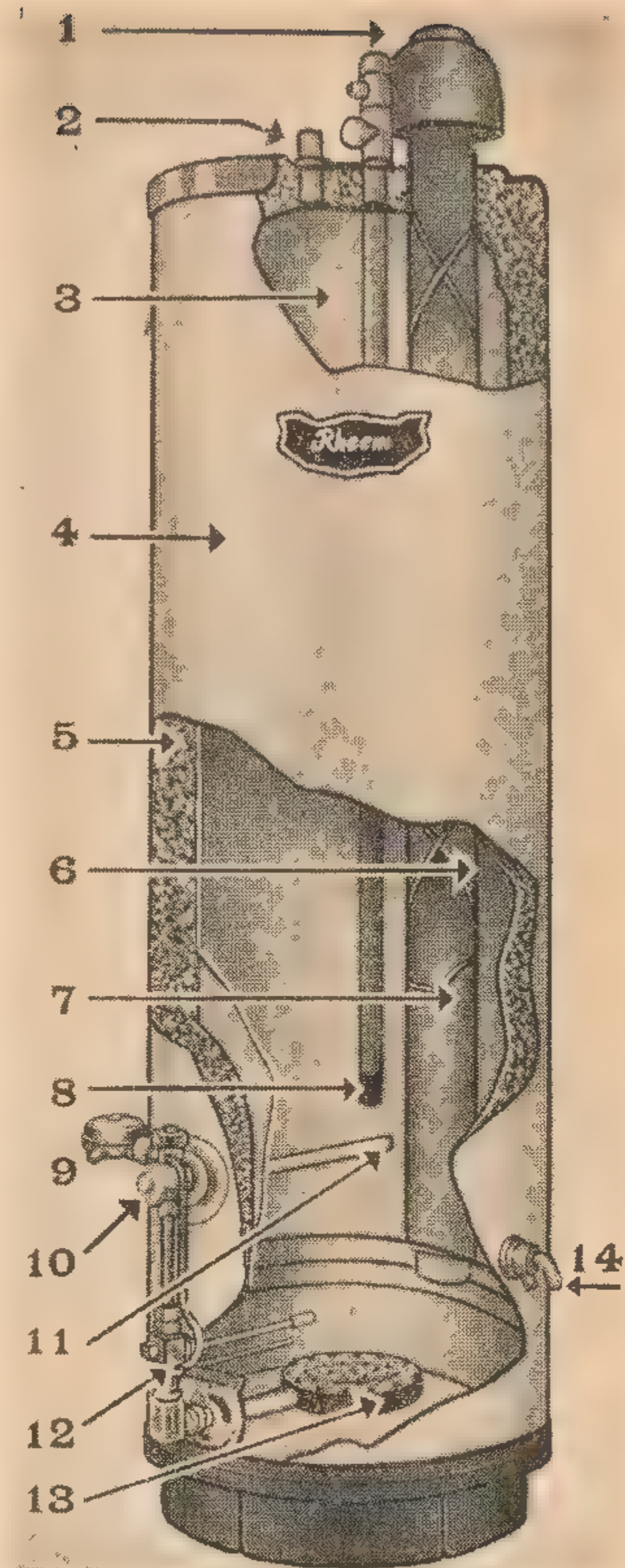


The laundry in many dwellings is the best site for installation of storage type water heater.



MAINS PRESSURE AUTOMATIC GAS STORAGE WATER HEATER.

1. Draught diverter.
2. Hot water outlet.
3. Heating and storage cylinder.
4. Outer casing.
5. Granulated insulation.
6. Heat baffle.
7. Heating and flue tube.
8. Cold water inlet tube.
9. Gas governor.
10. Finger-tip temperature control.
11. Automatic temperature control rod.
12. Pilot and safety control.
13. High efficiency burner.
14. Tap to drain storage cylinder; draw water into bucket, etc.



amount of heat lost by radiation from the water within the pipes during periods between use.

In a normal installation employing a mains pressure storage water system, the following pipe sizes are recommended: Where a good mains pressure is available, three-eighths inch pipe throughout the installation; where the water mains pressure fluctuates, or is generally poor, half inch pipe to bath and tubs, with three-eighths inch pipe to sink, shower and hand basin. These sizes will ensure a plentiful supply with minimum heat loss. The following table will assist in appreciating the amount of water stored in pipes of various sizes:—

APPROXIMATE CAPACITY OF VARIOUS PIPE SIZES.

| Pipe Bore. | Sect. Area Ft. | Cubic Ft. Per 10' Run. | Imp. Galls. Per 10' Run. | Feet of Pipe Per Gall. |
|-------------------|----------------|------------------------|--------------------------|------------------------|
| $\frac{1}{8}$ in. | .00072 | .0072 | .045 | 200 |
| $\frac{1}{4}$ in. | .00133 | .0133 | .083 | 125 |
| $\frac{3}{8}$ in. | .00211 | .0211 | .132 | 77 |
| $\frac{1}{2}$ in. | .00371 | .0371 | .232 | 43 |
| 1 in. | .0060 | .060 | .375 | 27 |

Insulation of Piping for Economy

For the economical and efficient operation of any Storage Water Heating System, it is very desirable that all piping on the hot water side of the unit be efficiently lagged or insulated to prevent heat losses by conduction and radiation. This is normally the care of the plumber installing the system, and it should be specified that he insulates all interior pipes with one or two layers of hair felt, giving an insulation thickness of approximately $\frac{1}{4}$ -inch. All exterior pipes, or those exposed to sun or weather, should be insulated by means of some approved insulating compound that is completely weather resistant. Specifying such insulation may add slightly to the initial installation cost, but it will rapidly pay dividends by decreased operation costs and increased efficiency.

Installation Check by Supply Authorities

At the completion of any new Gas Water Heating installation, regulations require the installing plumber to

notify the local Gas Company so that their inspector may check and approve the entire job; inspect the workmanship and approve the installation from requirements and safety viewpoint. This notification serves the further purpose of automatically advising the Supply Authorities that a Storage Water Heating System has been installed, thereby ensuring that the householder obtains the benefit of the reduced tariff rate offered for Storage Water Heating Systems.

Temperature Regulation

The modern mains pressure Storage Water System is equipped with fully automatic controls incorporating safety devices to preclude any possible chance of unburnt gas escaping from the appliance, and providing, by means of fingertip control, a means whereby the householder can regulate the temperature of the water delivered by the Storage Water Heating System. This temperature selection control is usually located on the automatic thermostat, which turns the gas supply on and off as water is drawn from the system, and additionally provides a means whereby the householder can reduce the hot water tem-

perature to suit the volume requirements of the individual household when mixed with cold water.

Care of Heater

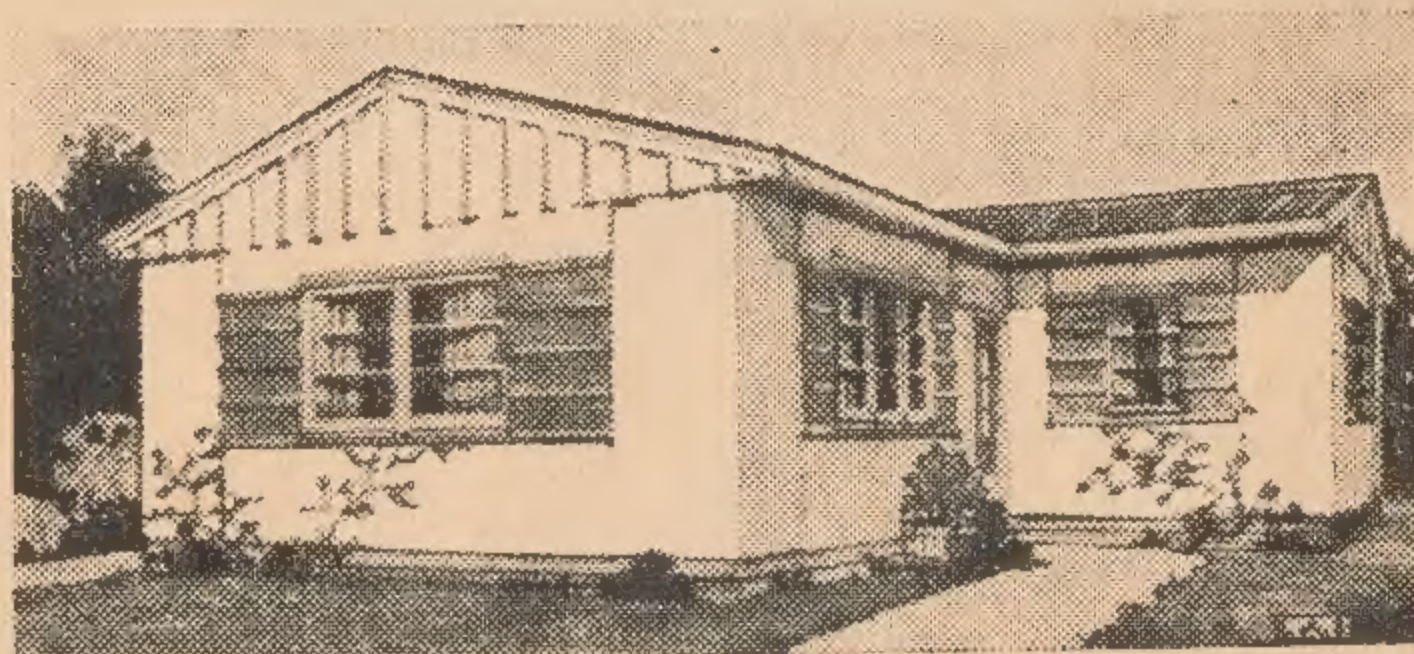
The modern mains pressure Storage Water System is a highly engineered and exacting piece of equipment that is designed to provide a trouble-free flow of hot water for many years. As with any other home appliance, it deserves reasonable care and occasional service. With the resumption of normal peace-time trade and activities, regular service visits are normally undertaken by the Gas Supply Authorities, or an approved agent of the manufacturer, wherein the appliance receives the necessary routine checks that ensure its efficient operation. The user of the Hot Water System can also assist in this regard, and add to the life of his Heater by occasionally flushing the storage cylinder through the outlet normally provided, thus clearing the container of any silt carried into the cylinder by the cold water supply. This will ensure even and satisfactory heating, and is time well invested in that it will add years to the life of your appliance.



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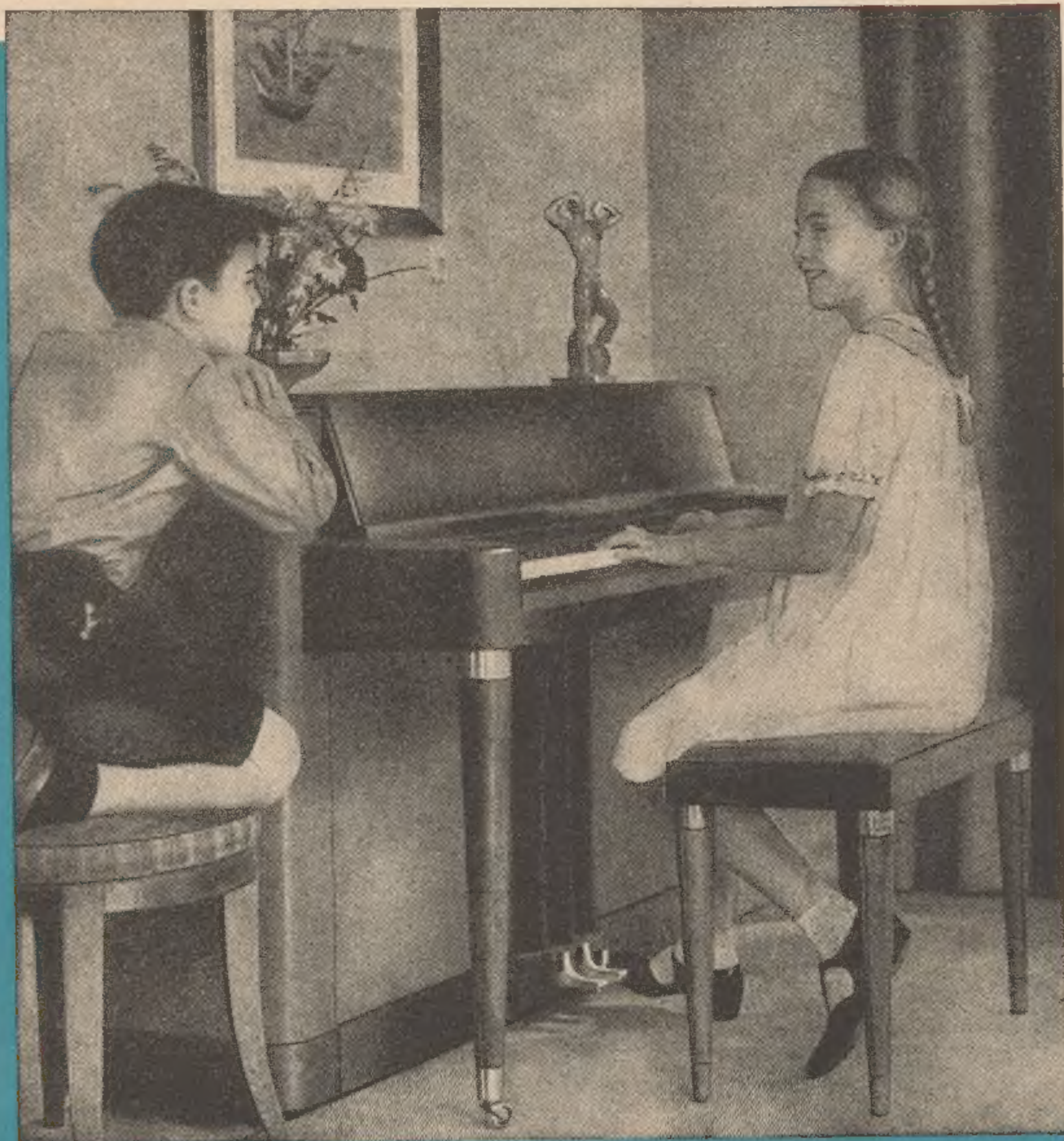
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